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1911-1912
BIENNIAL REPORT
OF THE
STATE
BANK COMMISSIONER
COLORADO

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Third Biennial Report
OF THE
State
Bank Commissioner
of Colorado

From January 1, 1911
To January 1, 1913



DENVER, COLORADO
THE SMITH-BROOKS PRINTING CO., STATE PRINTERS
1912

State Bank Commissioner:

EMIL W. PFEIFFER

Deputy State Bank Commissioner:

SHERWOOD CROCKER

Clerk:

J. F. STEADLEY

Stenographer:

MRS. ROSE LAUNDON

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Third Biennial Report

OF THE

State Bank Commissioner

Denver, Colorado, January 1, 1913.

To His Excellency,

JOHN F. SHAFROTH,

Governor of Colorado.

Sir: In compliance with the requirements of section 337, Revised Statutes of 1908, I beg leave to submit herewith the Third Biennial Report of the office of State Bank Commissioner, for the period from January 1, 1911, to and including December 31, 1912; showing in detail the names of the owners and principal officers, the paid-up capital of each bank, the name and location thereof, and the number of banks in the state under the jurisdiction of the State Bank Commissioner; with a summary of the reports made by them during the period, showing thereon the dates of examinations made by the department during the period covered by this report; and such other data and information herein affecting them, the banking situation of the state, and the department.

At this date the number of state banking institutions under supervision is 197—an increase over the number shown in the last biennial report of fifteen, and an increase of sixty-five since the organization of the department in 1908, when, on February 14 of that year, but 132 banks existed; an increase of 50 per cent in number, and, as shown by the following exhibit, the total assets have increased 80 per cent:

EXHIBIT OF THE NUMBER AND CLASSIFICATION OF BANKS SHOWING TOTAL RESOURCES

Date	State Banks	Private	Savings	Trust		Total	Resources
				Companies	Number		
Feb. 14, 1908	(56) \$ 8,531,310.89	(57) \$ 5,904,647.91	(8) \$ 3,815,487.29	(11) \$11,342,606.00	132		\$29,594,052.09
Feb. 5, 1909	(75) 10,653,583.19	(44) 5,578,542.96	(10) 4,495,984.16	(11) 11,986,573.70	140		32,114,684.00
Jan. 31, 1910	(103) 12,883,260.33	(37) 5,875,500.29	(9) 4,000,104.75	(15) 19,897,770.10	164		40,655,635.50
Jan. 7, 1911	(124) 13,474,095.71	(34) 5,093,808.85	(9) 4,069,972.32	(19) 19,287,343.46	186		41,925,220.34
Feb. 20, 1912	(131) 15,242,637.43	(30) 3,416,521.15	(8) 3,372,210.91	(21) 23,290,432.19	190		45,322,131.68
Nov. 26, 1912	(141) 18,687,172.78	(28) 3,609,588.54	(7) 3,749,320.29	(21) 27,127,818.29	197		53,173,899.90

An analysis of the reports of this department shows to what extent the state banking resources of Colorado are controlled by the twenty-one trust company organizations. More than 50 per cent of the total resources shown are under their control.

An analysis of the resources of the state banks shows that more than one-half of them—to-wit, 105—have total resources of less than \$100,000; that forty-two have resources of between \$100,000 and \$200,000; that twenty have resources of between \$200,000 and \$300,000; that fourteen have resources of between \$300,000 and \$500,000; that seven have resources of between \$500,000 and \$1,000,000; and that nine have resources of \$1,000,000 and more.

Following a recent custom, Comptroller of the Currency Murray, on June 14, 1912, obtained from nearly all of the banks in the United States reports of their condition, and compiled from such reports the summary shown on another page of this report, which indicates a continual growth in the banking resources of the country. It also indicates that for every bank under national supervision there are about three under state supervision. At this time there are 127 national banks in Colorado.

There are also under partial supervision of this department the receivers of the following banks: Colorado State Bank, Durango, Colorado; The State Bank of Rocky Ford, Rocky Ford, Colorado; The Bank of Grand County, Hot Sulphur Springs, Colorado; The La Plata County Bank, Durango, Colorado.

Since the last report no material changes have occurred in the affairs of the receivership of the Colorado State Bank, Durango, Colorado. The same comment is applicable to The State Bank of Rocky Ford, Rocky Ford, Colorado.

In May, 1911, The La Plata County Bank, of Durango, Colorado, was found to be in a very unsatisfactory condition, as a result of the vicious methods and manipulations of its president, T. K. Irwin. Steps were promptly taken to remove Irwin from the control of the bank, and an honest management was placed in charge.

After making a strenuous effort to obtain sufficient patronage to warrant continuing in business, but finding the conditions unfavorable, the board of directors on May 20, 1912, placed the bank in charge of this department. A receiver was duly appointed to wind up the bank's affairs, and, in my opinion, depositors will be paid in full. Irwin has been apprehended, and is now awaiting trial for violations of the law while he was conducting the bank.

In August, 1911, the Stratton State Bank was found to be insolvent, due to the mismanagement and over-borrowing from it by its officers and directors, and it was closed by the department.

The honorable District Court appointed the State Bank Commissioner to act as receiver thereof, and within sixty days a re-

organization of the bank was effected, principally through the efforts of one of the old stockholders. The bank was permitted to reopen under a new charter, and is now in good hands.

The entire cost of handling the bank during these proceedings was less than \$500.

In October, 1911, the affairs of the Gilcrest State Bank became involved to such an extent that the department took charge temporarily, until an arrangement with creditors of the bank was made for extensions of time in which to settle claims; whereupon the bank was granted a new charter; the main object being to permit the stockholders to close up the affairs of the bank with as little loss and expense as possible; or, should conditions justify them, to again actively engage in business.

Reorganizations and changes of management have been required in several instances where banks have been found in unsatisfactory or dangerous conditions, due to incompetent management and otherwise; thereby averting failures. Mergers of banks have occurred where conditions were such that they were deemed advisable and desirable.

In a number of cases the action of the department has effected substantial benefits to the public, of which it is not aware; and banks, both state and national, have been saved losses by its efforts.

Violations of the banking law have been and are continually committed by some state banks and their officers, knowing that no penalty attaches for such violations that are committed, for the reason that there is apparently none provided in the law.

I have been unable to obtain the assistance of the legal department of the state and get it to accept my view of the situation, believing that any corporation or individual being guilty of continued violations of the law, for which no specific penalty is provided, should have its right to do business revoked. For instance, banks that continually violate the law relating to excess loans, or the law relating to borrowing money or rediscounting paper, appear to do so with impunity. Most grievous of all is the refusal of banks to make good deficiencies by making pro-rata assessment upon the stockholders when so ordered. It is indeed strange that the banking law should impose duties upon the Bank Commissioner and the banker, and yet provide no method for enforcing its own mandates.

Under the present law corrective measures cannot be enforced against banks, and it is only when the Commissioner can produce evidence to the District Court that a bank is insolvent (the word "insolvent" is used as defined in Revised Statutes, 1908, section 340, that a bank's capital has been entirely lost and that the assets of the bank are insufficient to pay depositors), or has made a false report, or has voluntarily placed its affairs under the control of the department, that a receiver can be obtained.

I cannot agree with the legal authority of the state that this department must sit helplessly by and let a bank become insolvent through the mismanagement thereof by its officers and their continued violations of the law, despite repeated admonitions by this department.

If the department is to be effective, it must be provided with effective methods, which can be speedily invoked before the insolvency occurs and loss to depositors arise.

Of cases of thefts by bank officers and employes there have been a number. In most cases losses have been recovered but partially. Prosecutions have been instituted, some of which are still pending. This phase of banking conditions suggests a change in the law which shall require all bank employes to be placed under bond, so that losses may be recovered.

During the month of September, 1912, all banks were requested to have an examination thereof made by their boards of directors or owners. The request was cheerfully complied with, and the practice of requiring directors to make examinations, independent of the aid of the managing officials of the bank, results in their obtaining knowledge which otherwise might not be obtained. It certainly impresses the directors with the responsibilities of their positions.

In one institution of this state I was gratified to find that its board of directors had already appointed a committee to make an examination, which was very thoroughly done, occupying practically the time of four men for at least ten days, for which they received in the aggregate \$500.

I mention this instance for the purpose of illustrating the necessity of having sufficient examiners in this department, in order that the required length of time can be devoted by them to examinations.

In order to avoid results that sometimes obtain in the "one-man" bank, the directors ought to be held responsible where their neglect of duties results in loss to depositors. They should not be permitted to close their eyes to what is going on in the bank, but should keep in touch with its affairs, in order to do justice to those who deal with the bank.

The "dummy director," who permits his name to be used as a drawing-card for the bank, and who does not take enough interest in it to ascertain whether or not it is properly managed, should have no place in the banking business.

All efforts during the past four years to have better and more effective banking laws passed by the legislature have failed signally. Much time and labor have been lost by reason of the failure of the legislature to properly pass laws. The enactment of 1911 was a fairly satisfactory measure. Its passage was bitterly and successfully opposed by the bankers, and they apparently are well satisfied with the course of events.

Is it not a reflection upon the legislative ability of the members of the Assembly that so much time and labor should be lost by the failure or lack, as in the case of 1911, of one member's vote (whether intentionally or unintentionally) to properly adopt a report of a conference committee?

Had not this error occurred, the bankers would still have fastened upon the state the publication of the entire enactment of 1911, at an expense of twenty or twenty-five thousand dollars, which I think was unnecessary; but we should even then have had some semblance of a better banking law; as I have no doubt that the measure would have received a majority vote in favor of its adoption.

Be that as it may, the lesson will be lost unless the incoming legislature takes enough interest in the subject to see that its work is thoroughly accomplished. Failing in that, the people must initiate and adopt desirable laws.

The entire banking law of this state should be remodeled with a view of giving the department sufficient power to administer the law. The law should be made to cover banking in accordance with the rules of reason and justice. The department should be given sufficient help, in the way of examiners and clerical force, to carry on the work properly and efficiently.

I wish to emphasize what I consider one of the greatest needs of the department by repeating what I said two years ago: The greatest need of the department is that of additional examiners. To visit and make complete examinations twice each year of 197 banks and four receiverships, scattered as they are throughout this great state, is a physical impossibility for the Commissioner and one deputy. He is wholly unable, with the aid allowed by the existing statute, to comply with the law; therefore, the necessity for more assistants is apparent, and the deficiency should be remedied. There should be at least one examiner for every seventy-five banks. The appointment of additional examiners would not increase the cost of the department to the state, as the fees earned by them would more than pay their salaries and expenses; and the required amount of time necessary for a thorough examination of a bank could be devoted to it.

In support of my contention for more examiners, let me state briefly that the state of Nebraska has under the jurisdiction of its department of banking 690 banks, with total resources of \$105,261,572.44. Its total number of employes is fourteen—five in the office and nine examiners; or one examiner to every seventy-seven banks.

Kansas, with 902 banks, with total resources of \$136,058,547.43, has sixteen employes in its banking department, eight or nine of whom are examiners; approximately one to every 100 banks.

Oklahoma has 621 banks, with resources of \$53,451,712.04, and the banking department has sixteen employes, ten of whom are bank examiners; or one for every sixty-two banks.

Texas, with 705 banks, has fifteen bank examiners.

In all of the above-mentioned states two examinations each year are required.

The fees for bank examinations should be revised on the basis of total resources of banks, and not on the basis of capital and surplus. The present system is inequitable and unjust. A small bank should be required to pay but a small fee, and the larger bank can well afford to pay the fee based upon the volume of business. Such a scale as follows would, in my opinion, be fair to the banks, and would produce to the state almost sufficient revenue to maintain the department:

105 banks having total resources of \$ 100,000.00 or less @ \$20.00.....	\$ 2,100.00
42 banks having total resources of 100,000.00 and less than \$ 200,000.00@ \$25.00	1,050.00
20 banks having total resources of 200,000.00 and less than 300,000.00@ 35.00	700.00
14 banks having total resources of 300,000.00 and less than 500,000.00@ 45.00	630.00
7 banks having total resources of 500,000.00 and less than 1,000,000.00@ 60.00	420.00
9 banks having total resources of 1,000,000.00 and over—\$60.00, plus two cents for each \$1,000.00 over \$1,000,000.00; estimated.....	870.00
Total for one examination of all.....	\$ 5,770.00
Total for two examinations of all.....	\$11,540.00

The receipts and expenses of the office for the fiscal years ending November 30, 1911, and November 30, 1912, have been as follows:

RECEIPTS

Year Ending Nov. 30, 1911—

225 Examinations	\$ 6,310.00
23 Certificates of Authority.....	230.00
Fines	50.00
Custody of Bank and Expenses.....	206.50

Year Ending Nov. 30, 1912—

233 Examinations	6,690.00
17 Certificates of Authority.....	170.00
Fines	150.00
Custody	50.00

Total	\$13,856.50
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EXPENDITURES

Year Ending Nov. 30, 1911—

Salaries	\$ 8,000.00
Traveling Expenses	1,132.50
Stationery, etc., etc.....	663.76

Year Ending Nov. 30, 1912—

Salaries	7,785.83
Traveling Expenses	1,119.97
Stationery, etc., etc.....	704.93

Total	\$19,406.99
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For the calendar years 1911 and 1912, covered by this report, the figures for receipts and expenditures vary from those in the foregoing report, as shown by the following:

RECEIPTS

Year 1911—

231 Examinations	\$ 6,490.00
21 Certificates of Authority.....	210.00
Fines	125.00
Custody of Banks and Expenses.....	206.50

Year 1912—

221 Examinations	6,350.00
16 Certificates of Authority.....	160.00
Fines	75.00
Custody	50.00

Total	\$13,696.50
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EXPENDITURES

Year 1911—

Salaries	\$ 8,000.00
Traveling Expenses	1,147.60
Stationery, etc., etc.....	722.31

Year 1912—

Salaries	7,777.50
Traveling Expenses	1,088.94
Stationery, etc., etc. (estimated).....	679.94

Total	\$19,416.29
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The necessity for more frequent call reports is evidenced when it is taken into consideration that approximately five months elapse between the dates of the first and third, and third and fifth, calls for reports of national banks made by the Comptroller of the Currency, whose dates govern the dates of calls made by this department.

Private banking should, in my opinion, be entirely abolished, and all banking institutions should be required to incorporate under the law.

While there have been many comments along the lines of having too many banks, and especially too many small banks, it is indeed hard to say where the line should be drawn.

The suggestion is made that the department should have power to refuse charters where good and sufficient reasons seem to exist; and, on the other hand, it seems somewhat unjust to

prevent any number of persons, who desire to engage in the banking business, from so doing because reasons apparently exist that a community will not support another bank.

In other words, if the state is to act as a guardian for those who are in business, or propose to go into business, it seems to me that the best efforts of the state in the guardian business should be to guard the depositors, regardless of the number of banks in existence or of those who desire to create more.

It is a fact in some localities "dummy banks" are organized for the express purpose of keeping out competition; hence the subject of restricting the number of banks becomes more involved when considered in all its phases.

Many complaints against banks have been made to the department, which in all cases have received careful investigation and attention; and, while some have been trivial and some have had merit, good results have been effected and matters satisfactorily adjusted.

During the past two years banking conditions throughout the state have been fairly satisfactory. With the bountiful harvest of the past season, the outlook is encouraging for the future welfare and profit of the banks.

I desire to renew my suggestion, made two years ago, that there should be a complete revision of the banking laws of the state, to the end that a thoroughly sound, consistent, and harmonious code applicable to all banking institutions may be secured. And, unless this is done, in my opinion, the department may as well be abandoned, because under the present law its efficiency is so limited that its usefulness does not justify the expense attendant upon its operation. On the other hand, under a comprehensive and up-to-date banking code, it could become the most effective agency of the state administration for the promotion of sound banking and the protection of depositors.

Respectfully,

EMIL W. PFEIFFER,
State Bank Commissioner.

BANKS INCORPORATED IN 1911 AND 1912

Name of Bank	Location	Capitalization
The Peoples State Bank of Wray.....	Wray	\$ 15,000.00
The Citizens Bank of Ordway (Private Bank).....	Ordway	10,000.00
The Farmers State Bank of Flagler.....	Flagler	25,000.00
The Bank of Gypsum.....	Gypsum	25,000.00
State Bank of Denver.....	Denver	30,000.00
The West Side State Bank.....	Denver	30,000.00
Romeo State Bank.....	Romeo	25,000.00
The Emerson and Buckingham Bank and Trust Company	Longmont	50,000.00
The Commercial State Bank.....	Antonito	25,000.00
The International State Bank.....	Trinidad	100,000.00
The Lafayette Bank and Trust Company.....	Lafayette	50,000.00
Parker State Bank.....	Parker	10,000.00
The Wallace State Bank.....	Monte Vista	100,000.00
Farmers State Bank of Yuma.....	Yuma	25,000.00
First State Bank of Silt.....	Silt	10,000.00
North Denver Bank (Private Bank).....	Denver	10,000.00
The Marble City State Bank of Marble.....	Marble	15,000.00
The Germania State Bank.....	Denver	30,000.00
Platte Valley State Bank.....	Fort Lupton	10,000.00
The Pioneer State Bank.....	Denver	50,000.00
The Guardian Trust Company.....	Denver	100,000.00
The Night and Day Bank.....	Denver	50,000.00
The First State Bank of Swink.....	Swink	10,000.00
The Bank of Baca County.....	Two Buttes	10,000.00
The Merchants Bank.....	Denver	50,000.00
The Citizens Exchange Bank.....	Denver	30,000.00
Canon State Bank.....	Canon City	30,000.00
The Capitol Hill State Bank.....	Denver	30,000.00
The Silver State Bank.....	Denver	50,000.00
The Colonial State Bank.....	Manassa	10,000.00
The Cedaredge State Bank.....	Cedaredge	25,000.00
Briggsdale State Bank.....	Briggsdale	10,000.00
The Hooper State Bank.....	Hooper	10,000.00

BANKS LIQUIDATED, NATIONALIZED, OR INCORPORATED

Location	Name of Bank	Date
Antonito	Antonito State Bank.....	Liquidated June 7, 1911
Aurora	The Aurora State Bank.....	Liquidated May 17, 1912
Canon City	The Canon Bank and Trust Company.....	Liquidated July 17, 1912
Canon City	Canon State Bank.....	Incorporated July 17, 1912
Cedaredge	Bank of Cedaredge.....	Nationalized Oct. 7, 1912
Cheyenne Wells	Traders State Bank.....	Liquidated Oct. 15, 1912
Clifton	Bank of Clifton.....	Liquidated Feb. 19, 1912
Denver	Federal State and Savings Bank.....	Nationalized Aug. 10, 1911
Fort Collins	The Fort Collins Bank and Trust Company.....	Liquidated July 24, 1911
Haxtun	The Haxtun State Bank.....	Liquidated Jan. 9, 1912
Longmont	Emerson and Buckingham, Bankers.....	Liquidated Feb. 1, 1911
Longmont	The Emerson and Buckingham Bank and Trust Company.....	Incorporated Feb. 1, 1911
Lafayette	Lafayette Bank	Liquidated Mch. 27, 1911
Lafayette	The Lafayette Bank and Trust Company.....	Incorporated Mch. 27, 1911
Limon	Colorado State Bank of Limon.....	Liquidated Aug. 6, 1912
Mead	Farmers and Merchants Bank.....	Liquidated June 6, 1911
Monte Vista	The Bank of Monte Vista.....	Liquidated July 27, 1911
Monte Vista	The Wallace State Bank.....	Incorporated July 27, 1911
Montrose	The Security Loan Savings Bank of Montrose.....	Liquidated Oct. 31, 1912
Ovid	The Ovid State Bank.....	Liquidated Apr. 21, 1911
Swink	C. A. Reynolds and Company, Bankers.....	Liquidated May 31, 1912
Swink	The First State Bank of Swink.....	Incorporated May 31, 1912

Simla	The Simla State Bank.....	Liquidated	July 30, 1912
Trinidad	John Aiello, Banker.....	Liquidated	May 1, 1911
Trinidad	The International State Bank.....	Incorporated	May 1, 1911
Vallery	The Vallery State Bank.....	Liquidated	Feb. 1, 1912
Yuma	Bank of Yuma.....	Nationalized	Sept. 2, 1911

CHANGES IN TITLES AND LOCATION OF BANKS

Name of Bank	Location	Date of Change
The Union Trust and Banking Co.....	Grand Junction .....	.....
Changed to		
The United States Bank and Trust Co....	Grand Junction	Oct. 7, 1912
Alfalfa Valley State Bank.....	Wild Horse .....	.....
Changed to		
Kit Carson State Bank.....	Kit Carson	Sept. 20, 1912

BANKS IN THE HANDS OF RECEIVERS

Name of Bank	Location	Receiver
State Bank of Rocky Ford.....	Rocky Ford.....	G. M. Hall
Colorado State Bank.....	Durango	Owen F. Boyle
The Bank of Grand County.....	Hot Sulphur Springs..	Geo. F. Higgins
La Plata County Bank.....	Durango	Chas. H. Schutz

ABSTRACT OF TOTALS OF ALL CALL REPORTS FOR THE YEARS 1911 AND 1912, MADE BY THE STATE BANKS, PRIVATE BANKS, SAVINGS BANKS, AND TRUST COMPANIES

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$13,218,218.69	\$13,552,781.54	\$13,842,524.57	\$14,481,986.67	\$14,797,682.20	\$16,644,026.70
Loans and discounts (unsecured).....	8,462,178.88	8,997,042.96	9,314,582.46	9,349,196.07	10,479,145.43	12,112,151.15
Overdrafts	260,527.65	214,673.18	166,397.12	140,475.03	167,639.45	157,324.89
United States bonds.....	17,791.00	70,313.50	77,792.50	37,128.75	36,128.75	36,230.25
Bonds to secure postal savings deposits.....	.....	.....	.....	.....	.....	303,068.11
Other bonds, stocks and securities.....	7,012,501.15	7,237,040.81	7,268,990.73	7,553,952.22	8,148,816.04	8,605,670.55
Premium on bonds.....	3,174.13	2,016.41	4,234.85	4,555.02	4,619.04	5,425.90
Furniture and fixtures.....	417,831.44	456,721.51	479,364.63	460,606.01	525,836.63	542,495.24
Banking house	560,555.85	495,453.17	537,497.82	527,785.42	518,378.56	560,623.52
Other real estate.....	387,173.68	362,800.26	358,747.15	385,078.96	419,988.53	483,641.71
Expense account	7,850.34	13,655.13	11,582.91	4,658.57	9,136.40	19,969.08
Due from banks and bankers.....	9,561,364.64	9,379,417.09	11,773,238.48	10,389,938.81	9,919,518.65	11,616,433.00
Checks and cash items.....	244,928.08	186,349.86	384,238.64	209,869.07	246,617.39	302,523.32
Currency	1,082,511.00	1,109,762.55	1,017,231.55	884,007.00	958,407.75	1,042,550.30
Gold	454,948.25	486,621.30	451,102.30	424,463.80	410,463.50	442,993.25
Silver and fractional coin.....	229,022.65	223,257.86	217,278.04	210,832.72	228,429.36	225,323.94
Other resources	14,642.91	29,981.47	18,155.91	28,505.18	20,451.33	73,448.99
Total	\$41,925,220.34	\$42,818,388.60	\$45,922,899.66	\$45,322,131.08	\$47,175,746.66	\$53,173,896.90

LIABILITIES.

Capital stock paid in.....	\$ 5,981,400.00	\$ 6,161,250.00	\$ 6,220,350.00	\$ 6,309,200.00	\$ 6,713,900.00	\$ 6,777,400.00
Surplus fund	1,394,283.71	1,226,200.50	1,707,249.85	1,767,394.80	1,857,288.02	1,886,331.16
Undivided profits, net.....	829,459.31	943,317.45	930,750.62	729,873.36	932,241.90	1,167,539.65
Bills payable	325,270.00	320,217.78	319,926.86	378,755.00	454,790.18	379,374.18
Notes rediscounted	30,096.02	48,345.80	22,097.15	53,787.05	83,148.34	51,126.80
Bonds borrowed .....	.....	.....	.....	8,000.00	13,000.00	13,000.00
Time certificates of deposit.....	4,027,049.61	4,388,136.51	4,485,015.88	4,594,094.57	4,941,141.36	5,224,013.65
Savings accounts	11,213,214.69	11,801,859.59	11,952,057.79	12,423,794.70	12,984,010.05	13,926,554.31
Postal savings deposits.....	.....	.....	.....	88,435.08	113,067.13	143,015.40
Trust funds	286,703.24	457,491.00	1,135,964.91	705,773.61	327,353.99	849,736.52
Dividends unpaid	16,734.83	14,417.33	2,084.51	2,999.77	4,712.00	276.50
Individual deposits	15,974,589.41	15,297,825.61	16,608,438.59	16,440,653.50	16,467,725.52	19,889,461.35
Due to banks and bankers.....	773,980.69	873,318.99	1,075,832.69	884,967.88	839,977.86	1,051,927.00
Demand certificates of deposit.....	771,407.78	873,860.25	880,154.57	856,218.21	824,900.59	1,103,320.48
Certified checks	34,500.57	18,421.30	21,762.14	24,226.52	40,765.06	41,139.72
Cashiers' checks	241,982.46	198,784.75	331,366.78	287,938.87	351,858.26	158,144.96
Reserved for interest.....	.....	.....	.....	.....	.....	91,712.00
Reserved for taxes.....	.....	.....	.....	.....	.....	21,299.04
Other liabilities	24,847.99	94,941.62	136,806.59	66,027.73	178,806.40	98,827.48
Total	\$41,925,229.34	\$42,818,388.00	\$45,922,899.66	\$45,322,131.68	\$47,175,746.66	\$53,173,889.90

ABSTRACT OF REPORTS OF 127 NATIONAL BANKS IN COLORADO AT THE CLOSE OF BUSINESS, NOVEM- BER 26, 1912

RESOURCES

Loans and discounts.....	\$ 68,246,499.92	
Overdrafts	233,561.47	
United States bonds to secure circulation.....	8,846,010.00	
United States bonds to secure United States deposits..	1,542,500.00	
Other bonds to secure United States deposits.....	1,011,645.63	
United States bonds on hand.....	145,500.00	
Premium on United States bonds.....	30,157.88	
Bonds, securities, etc.....	15,487,504.24	
Banking house furniture and fixtures.....	1,566,617.56	
Other real estate owned.....	868,615.66	
Due from national banks (not reserve agents).....	9,229,117.37	
Due from state banks and bankers, etc.....	2,635,074.53	
Due from approved reserve agents.....	19,507,383.43	
Checks and other cash items.....	279,954.14	
Exchanges for clearing house.....	1,245,811.63	
Notes of other national banks.....	1,015,924.00	
Fractional paper currency, nickels and cents.....	40,925.12	
Specie	9,027,424.45	
Legal-tender notes	2,277,996.00	
Redemption fund with United States treasurer.....	428,835.50	
Due from United States treasurer.....	58,353.00	
Total		\$143,725,411.53

LIABILITIES

Capital stock paid in.....	\$ 10,965,000.00	
Surplus fund	7,440,755.00	
Undivided profits, less expenses and taxes paid.....	2,144,593.33	
National bank notes outstanding.....	8,715,780.00	
Due to other national banks.....	15,187,497.50	
Due to state and private banks and bankers.....	4,257,877.11	
Due to trust companies and savings banks.....	4,201,252.23	
Due to approved reserve agents.....	224.09	
Dividends unpaid	4,716.90	
Individual deposits	88,182,983.50	
United States deposits	1,111,822.74	
Deposits of United States disbursing officers.....	283,032.19	
Bonds borrowed	36,000.00	
Notes and bills rediscounted.....	60,488.04	
Bills payable	333,000.00	
Reserved for taxes.....	122,792.90	
Liabilities other than those stated above.....	25,150.41	
Postal savings deposits.....	652,445.59	
Total		\$143,725,411.53

TOTAL RESOURCES AND LIABILITIES OF ALL BANKS IN COLORADO AT CLOSE OF BUSINESS, NOVEMBER 26, 1912

(This Includes 127 National Banks, 141 State Banks, 28 Private Banks, 7 Savings Banks, 21 Trust Companies; or a Total of 324 Banks)

RESOURCES

Loans and discounts.....	\$ 97,002,677.77	
Overdrafts	390,886.36	
Bonds to secure postal savings (other than national banks)	303,058.11	
Bonds, stocks and securities.....	35,675,060.67	
Premium on bonds.....	35,583.78	
Banking house furniture and fixtures.....	2,669,736.32	
Other real estate.....	1,352,257.37	
Expense account	19,969.08	
Due from banks and bankers.....	42,988,008.33	
Checks and cash items and exchanges for clearing houses	1,828,259.09	
Cash on hand.....	14,073,147.06	
Other resources	73,448.99	
Five per cent redemption fund with United States treasurer	428,835.50	
Due from United States treasurer.....	58,353.00	
Total		\$196,899,311.43

LIABILITIES

Capital stock paid in.....	\$ 17,742,100.00	
Surplus fund	9,327,086.16	
Undivided profits	3,312,132.98	
National bank notes outstanding.....	8,715,780.00	
Bills payable	712,374.18	
Notes rediscounted	111,614.84	
Bonds borrowed	49,000.00	
Postal savings deposits.....	795,460.69	
Dividends unpaid	4,993.40	
Deposits	131,070,209.42	
Due to banks and bankers.....	24,698,777.93	
Other liabilities	215,689.89	
Reserved for taxes.....	144,091.94	
Total		\$196,899,311.43

CONDENSED STATEMENT OF RESOURCES AND LIABILITIES OF ALL REPORTING BANKS IN THE UNITED STATES, JUNE 14, 1912

(Compiled by the Comptroller of the Currency)

RESOURCES.	7,372		25,176 All Re-	
	National Banks		porting Banks	
Loans and discounts.....	\$ 5,973,753,823.50	\$ 7,979,852,420.09	\$13,953,606,243.59	
Bonds, securities, etc.....	1,861,280,977.86	3,499,359,118.62	5,361,240,096.48	
Banking house furniture and fixtures.....	238,577,783.24	310,042,140.66	548,619,925.90	
Other real estate.....	28,017,223.46	83,213,181.50	111,260,404.96	
Due from banks.....	1,424,091,680.31	1,419,032,935.84	2,843,124,616.15	
Checks and cash items.....	29,175,123.55	26,131,542.91	55,306,666.66	
Exchanges for clearing house.....	266,040,276.57	108,685,155.50	374,725,432.07	
Cash in bank.....	996,142,823.46	577,127,445.53	1,573,270,268.99	
All other resources.....	44,654,163.00	120,834,956.38	165,489,119.38	
Total resources	\$10,861,763,877.15	\$14,124,878,897.03	\$24,986,642,774.18	
LIABILITIES.				
Capital stock	\$ 1,033,570,675.00	\$ 977,272,830.70	\$ 2,010,843,505.70	
Surplus fund	683,990,419.08	890,990,887.36	1,584,980,106.44	
Undivided profits	256,837,095.57	324,340,946.90	581,178,042.47	
Circulation	708,718,294.00	.....	708,718,294.00	
Due to banks.....	2,178,163,418.11	154,471,657.47	2,632,635,075.58	
Dividends unpaid	1,622,560.16	2,016,567.59	3,639,127.75	
Deposits (individual)	5,825,461,163.36	11,198,606,443.53	*17,024,067,606.89	

United States deposits.....	58,945,980.66	.....	58,945,980.66
Notes and bills rediscounted.....	7,670,304.45	14,166,041.79	21,836,346.24
Bills payable	50,936,000.10	76,842,722.56	127,778,722.66
Other liabilities	45,847,966.66	186,170,999.13	232,018,965.79
Total liabilities	\$10,861,763,877.15	\$14,124,878,897.03	\$24,986,642,774.18

*Includes savings deposits in all banks approximating \$6,480,000,000.00.

REPORT OF THE CONDITION OF THE LA PLATA COUNTY BANK, DURANGO, COLORADO

In Hands of Receiver Charles H. Schutz, for the Period Ending November 26, 1912

ASSETS ON HAND AT DATE OF THIS REPORT			LIABILITIES	
	Good	Doubtful	Worthless	
Bills receivable	\$ 10,234.80	\$ 13,274.47	\$ 14,085.98	Claims proved, for liabilities, shown by books. \$ 24,416.79
Overdrafts	38.36	195.29	454.78	Claims in dispute..... 403.39
Stocks, bonds, etc.....	816.44	1,769.28	.....	Liabilities not proved, as shown by books.... 37,004.24
Warrants .....	.....	50.00	.....	Liabilities cancelled by offset and otherwise.....
Judgment, claims, etc., T. K. Irwin.....	.....	.....	390.00	Contingent liabilities discharged.....
Real estate	5,050.00	2,200.00	.....	Total
Cash items	11.50	75.00	52.20	\$ 61,824.42
Due from banks.....	.....	.....	.....	Claims proved as above.....\$ 61,421.03
Furniture and fixtures.....	729.00	228.00	1,990.00	Claims established not on bank books..... 6,516.28
Cash	4,719.09	.....	.....	
Total	\$ 21,599.19	\$ 17,792.40	\$ 16,882.96	Total claims proved.....\$ 67,937.31
COLLECTIONS			DISPOSITION OF COLLECTIONS	
Amount collected by receiver:			Secured loans paid.....	
From good assets.....	\$ 35,139.83	.....	Preferred claims paid.....	\$ 17,357.72
From doubtful assets.....	779.56	.....	Legal expenses paid.....	12,886.73
From worthless assets.....	413.00	.....	Receiver paid to date.....	891.51
Cash on hand at date of suspension.....	380.22	.....	All other expenses.....	.....
			Dividends paid	888.56
			Balance on hand.....	4,719.09
Total collections	\$ 36,712.61	.....	Total disbursements and balance.....	\$ 36,712.61

REPORT OF THE CONDITION OF THE BANK OF GRAND COUNTY, HOT SULPHUR SPRINGS, COLORADO

In the Hands of Receiver George F. Higgins, for the Period Ending November 26, 1912

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable			\$ 4,000.00
Overdrafts	\$ 17.90		3,431.54
Stocks, bonds, etc.			
Warrants			
Judgments, claims, etc.	456.01		
Real estate			
Cash items	31.69		80.00
Due from banks			
Furniture and fixtures	94.15		112.16
Cash	5,915.27		
Total	\$ 7,365.32		\$ 7,666.70

COLLECTIONS

Amount collected by receiver:

From good assets	\$ 37,604.56
From doubtful assets	13,003.21
From worthless assets	
Cash on hand at date of suspension	

Total collections \$ 50,607.80

LIABILITIES

Claims proved, for liabilities, shown by books	\$ 1,027.18
Claims in dispute	4,000.00
Liabilities not proved, as shown by books	263.54
Liabilities cancelled by offset and otherwise	5,604.60
Contingent liabilities discharged	
Total	\$ 12,895.59
Claims proved as above	\$ 1,027.18
Claims established not on bank books	100.28

Total claims proved \$ 1,136.76

DISPOSITION OF COLLECTIONS

Preferred claims paid	\$ 3,551.33
Legal expenses paid	2,569.04
Receivers paid to date	500.00
All other expenses	711.14
Dividends paid	37,328.02
Balance on hand	5,915.27

Total disbursements and balance \$ 50,607.80

REPORT OF THE CONDITION OF THE STATE BANK OF ROCKY FORD, ROCKY FORD, COLORADO

In the Hands of Receiver G. M. Hall, for the Period Ending November 26, 1912

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable	\$ 21,645.61	\$129,492.78	\$ 41,349.63
Overdrafts	1,382.33	3,619.41	880.72
Real estate	5,150.00	9,140.70	.....
Cash items .....	.....	1,878.00	.....
Cash	7,629.16	.....	.....

LIABILITIES

Claims proved, for liabilities, shown by books.....	\$215,340.99
Claims in dispute.....	1,100.00
Liabilities not proved, as shown by books.....	9,223.08
Liabilities cancelled by offset and otherwise.....	175,269.09
Contingent liabilities discharged.....	122,088.77

Total	\$523,021.53
Claims proved as above.....	\$215,340.99
Claims established not on bank books	5,226.66

Total	\$ 35,807.40	\$14,570.89	\$ 12,200.35	Total claims proved.....	\$220,569.65
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COLLECTIONS

Amount collected by receiver:

From good assets.....	\$206,075.44
From doubtful assets.....	59,623.91
From worthless assets.....	1,112.20
Cash on hand at date of suspension.....	.....

DISPOSITION OF COLLECTIONS

Secured loans paid.....	\$131,882.14
Preferred claims paid.....	13,494.78
Legal expenses paid.....	7,494.29
Receiver paid to date.....	4,400.00
All other expenses.....	8,970.26
Dividends paid	35,723.03
Collateral advances	7,776.89
Real estate taken from debtors.....	49,740.70
Balance on hand.....	7,629.16

Total collections	\$266,811.25	Total disbursements and balance.....	\$266,811.25
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NO. 208, STATE BANK.

THE FIRST STATE BANK OF AGUILAR, AGUILAR, COLORADO.

H. M. Stockwell, President; F. O. Carson Vice-President; N. R. Weesner, Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 2,478.30	\$ 9,140.55	\$ 13,693.31	\$ 16,557.23	\$ 12,926.13	\$ 15,654.30
Loans and discounts (unsecured).....	1,245.00	10,723.70	13,133.27	15,187.06	20,330.71	22,164.81
Overdrafts .....	.....	819.39	245.44	56.33	345.39	82.36
Bonds to secure postal savings.....	.....	.....	.....	.....	1,000.00	1,000.00
Bonds, stocks and securities.....	.....	.....	.....	.....	.....	3,104.45
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00	2,225.00	2,325.00
Other real estate.....	.....	.....	.....	.....	4,050.00	4,050.00
Due from banks and bankers.....	8,757.48	5,059.01	7,019.45	14,825.01	4,995.89	22,639.23
Checks and cash items.....	.....	.....	6.75	.....	470.07	18.00
Currency	8,994.00	1,561.00	3,308.00	3,799.00	3,725.00	4,683.00
Gold	100.00	665.00	130.00	150.00	225.00	350.00
Silver and fractional coin.....	1,693.63	1,179.55	1,276.71	1,611.49	1,463.92	2,288.74
Expense account .....	.....	158.29	.....	.....	.....	.....
Total	\$ 25,268.41	\$ 31,306.49	\$ 40,812.93	\$ 54,186.42	\$ 51,857.11	\$ 78,393.89

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	71.09	.....	22.19	458.18	796.23	167.47
Bills payable .....	.....	.....	.....	.....	.....	8,000.00
Time certificates of deposit.....	.....	2,142.00	3,009.00	4,185.00	5,230.00	7,455.00
Individual deposits	1,504.88	14,114.49	22,681.74	34,532.94	30,255.88	46,615.92
Due to banks and bankers.....	5,774.80	.....	.....	.....	.....	.....
Demand certificates of deposit.....	.....	.....	100.00	.....	575.00	555.00
Cashiers' checks	2,917.64	50.00	.....	10.00	.....	576.50
Total	\$ 25,268.41	\$ 31,306.49	\$ 40,812.93	\$ 54,186.42	\$ 51,857.11	\$ 78,393.89

Examined Nov. 24, 1911; Nov. 21, 1912.

Stockholders—H. M. Stockwell, C. L. Martin, C. M. Mack, S. J. Capps, F. O. Carson, A. I. Lindsey, N. R. Weesner, Helen G. Weesner, Phoebe C. Weesner, Grace S. Ritter.

NO. 3, PRIVATE BANK.

BANK OF AKRON, AKRON, COLORADO.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....\$	44,381.62	\$ 47,452.07	\$ 45,812.44	\$ 47,417.39	\$ 51,790.69	\$ 56,238.09
Loans and discounts (unsecured).....	49,917.25	49,258.03	45,657.66	45,823.60	45,233.26	40,102.28
Overdrafts	350.13	163.31	275.81	121.13	165.56	298.85
Furniture and fixtures.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking house	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Due from banks and bankers.....	18,088.55	16,081.47	20,525.09	10,513.56	10,528.31	9,010.43
Checks and cash items.....	247.23	6.40	277.68	.....	611.76	252.96
Currency	8,346.00	4,128.00	5,838.00	4,005.00	2,321.00	4,900.00
Gold	1,275.00	2,225.00	2,505.00	2,555.00	2,380.00	2,270.00
Silver and fractional coin.....	765.21	902.45	381.21	517.58	321.30	639.64
Total	\$ 133,620.99	\$ 130,466.73	\$ 131,612.89	\$ 121,233.26	\$ 126,664.88	\$ 123,992.25

LIABILITIES.

Capital stock paid in.....	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	7,888.17	9,121.63	9,633.76	10,658.13	11,033.50	12,513.23
Time certificates of deposit.....	58,825.46	52,000.00	51,870.39	51,995.49	51,433.67	47,201.10
Individual deposits	47,407.36	46,309.65	46,948.71	38,579.61	44,197.71	43,777.92
Demand certificates of deposit.....	.....	3,035.45	.....	.....	.....	500.00
Total	\$ 133,620.99	\$ 130,466.73	\$ 131,612.89	\$ 121,233.26	\$ 126,664.88	\$ 123,992.25

Examined Mar. 24, 1911; Mar. 1, 1912.
Owner—George Murray.

NO. 5, PRIVATE BANK.

BANK OF ALMA, ALMA, COLORADO.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 12,442.25	\$ 14,575.00	\$ 14,950.00	\$ 14,654.35	\$ 14,500.00	\$ 14,500.00
Loans and discounts (unsecured).....	4,489.50	5,738.00	6,345.00	7,156.00	8,343.00	7,804.76
Overdrafts	56.27	8.67	.....	37.82	.....	.....
Bonds, stocks and securities.....	93,710.00	92,710.00	38,000.00	38,000.00	38,000.00	38,000.00
Furniture and fixtures.....	825.00	825.00	825.00	825.00	825.00	825.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	39,803.49	37,775.06	23,363.20	20,403.39	9,586.20	7,145.26
Checks and cash items.....	29.27	.....	2.05	56.20	112.55	52.81
Currency	2,025.00	2,509.00	1,532.00	1,086.00	810.00	2,974.00
Gold	4,600.00	4,255.00	4,065.00	3,050.00	2,250.00	2,220.00
Silver and fractional coin.....	344.21	361.71	499.15	410.30	392.85	582.20
Total	\$ 159,324.99	\$ 159,757.44	\$ 90,581.40	\$ 86,679.67	\$ 75,819.60	\$ 75,104.03

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	7,258.64	1,892.04	3,172.14	772.03	560.66	1,431.92
Time certificates of deposit.....	12,306.36	12,629.88	13,883.25	13,231.69	10,645.20	9,433.98
Individual deposits	107,419.94	112,466.48	41,612.33	41,643.75	28,402.31	32,771.34
Due to banks and bankers.....	.....	580.73	.....	.....	6,534.58	1,029.65
Demand certificates of deposit.....	7,340.05	7,288.31	6,913.68	6,032.20	4,676.55	5,440.14
Total	\$ 159,324.99	\$ 159,757.44	\$ 90,581.40	\$ 86,679.67	\$ 75,819.60	\$ 75,104.03

Examined Sept. 11, 1911; Oct. 2, 1912.

Owner—J. H. Singleton.

NO. 182, STATE BANK.

THE ANTONITO STATE BANK, ANTONITO, COLORADO.

George Riedel, President; H. F. Jordan, Vice-President; E. Rockhill, Cashier; F. E. Rockhill, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911
Loans and discounts (secured).....	\$ 42,273.93	\$ 4,961.00	\$ 1,000.00
Loans and discounts (unsecured).....	24,786.25	4,830.00	.....
Overdrafts	951.12	.....	.....
Bonds, stocks and securities.....	1,367.21	.....	.....
Furniture and fixtures.....	1,973.06	.....	.....
Due from banks and bankers.....	11,729.42	9,910.00	9,910.00
Checks and cash items.....	47.50	.....	.....
Currency	2,033.00	.....	.....
Gold	650.00		
Silver and fractional coin.....	910.55		

Total	\$ 86,724.04	\$ 19,701.00	\$ 10,910.00
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LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 9,100.00	\$ 9,100.00
Undivided profits, net.....	159.24		
Notes rediscounted .....	.....	9,791.00	1,000.00
Time certificates of deposit.....	16,120.00	810.00	810.00
Individual deposits	53,688.13	.....	.....
Certified checks	85.30		
Cashiers' checks	1,671.37		

Total	\$ 86,724.04	\$ 19,701.00	\$ 10,910.00
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Examined Jan. 25, 1911.

Stockholders—W. H. Barlow, H. W. Beers, Max Buchmann, H. F. Jordan, T. D. L. Menke, James B. Neff, George Riedel, Edwin Rockhill, H. H. Russell, C. E. Smith, Fred Warschauer.

*Merged with The Commercial State Bank.

THE COMMERCIAL STATE BANK, ANTONITO, COLORADO.

George Riedel, President; Henry F. Jordan, Vice-President; E. Rockhill, Cashier.

RESOURCES

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 31,488.55	\$ 27,897.77	\$ 43,133.50	\$ 40,226.40	\$ 41,514.08
Loans and discounts (unsecured).....	27,730.48	55,997.37	36,763.42	44,881.01	65,217.19
Overdrafts	1,913.21	2,164.47	707.65	1,550.09	3,169.06
Bonds to secure postal savings.....				1,000.00	1,000.00
Bonds, stocks and securities.....	13,975.06	11,622.57	3,870.02	196.90	3,419.98
Furniture and fixtures.....	5,262.06	5,319.06	5,299.06	5,296.06	5,296.06
Due from banks and bankers.....	4,208.31	15,577.77	11,594.34	10,013.69	32,401.41
Checks and cash items.....	336.35	723.23	90.52	151.10	913.21
Currency	1,070.00	3,328.00	1,405.00	1,913.00	3,917.00
Gold	3,010.00	650.00	1,560.00	50.00	135.00
Silver and fractional coin.....	605.35	849.44	856.58	789.90	650.40
Other resources			164.38	164.38	164.38
Total	\$ 92,589.37	\$ 124,159.68	\$ 105,444.47	\$ 106,292.56	\$ 161,798.37

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	870.78	2,273.24	2,986.72	4,020.31	4,448.28
Bills payable		5,000.00			
Notes rediscounted			6,083.50	13,283.50	
Time certificates of deposit.....	9,145.00	23,614.52	28,560.07	22,556.92	34,012.68
Savings accounts		21.67	25.92	31.97	57.33
Postal savings deposits.....				501.00	202.43
Individual deposits	39,174.80	56,770.59	41,993.25	38,980.77	94,322.75
Due to banks and bankers.....	14,482.91	9,905.50	3,311.37	1,853.68	365.30
Cashiers' checks	1,185.88	1,574.16	483.64	564.41	1,235.60
Other liabilities	2,730.00				
Total	\$ 92,589.37	\$ 124,159.68	\$ 105,444.47	\$ 106,292.56	\$ 161,798.37

Examined Mch. 27, 1911; Sept. 21, 1911; April 8, 1912.

Stockholders—Emil Koch, W. Colleton, P. H. Joyce, Lute Riedel, Charles E. Smith, T. D. L. Menke, E. Rockhill, Henry F. Jordan,
 James B. Neff, George W. Bardsley, George Riedel, Theodora E. deGarcia, Edw. A. Green, Mrs. Minnie Johnson, Max Duran,
 Florence E. Rockhill, Mrs. Frieda Barlow.

LINCOLN STATE BANK, ARIBA, COLORADO.

J. G. Hollingsworth, President; R. I. Hollingsworth, Vice-President; L. A. Hollingsworth, Cashier; R. E. Hollingsworth, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 18,601.16	\$ 14,946.47	\$ 14,779.77	\$ 16,539.48	\$ 16,584.90	\$ 12,905.27
Loans and discounts (unsecured).....	15,165.66	13,738.35	11,374.68	7,632.34	5,730.23	10,118.45
Overdrafts	375.90	1,106.18	187.12	285.80	834.63	76.95
Furniture and fixtures.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Banking house	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Due from banks and bankers.....	8,130.54	5,393.50	1,701.25	4,252.06	217.61	7,314.61
Checks and cash items.....	117.88	528.35	204.38	55.00	45.50	621.08
Currency	1,718.00	515.00	342.00	1,007.00	956.00	764.00
Gold	280.00	490.00	30.00	35.00	25.00	45.00
Silver and fractional coin.....	873.13	470.34	406.41	344.62	170.36	202.51
Expense account .....	.....	.....	.....	.....	.....	241.41
Total	\$ 47,705.27	\$ 39,738.19	\$ 31,525.61	\$ 32,651.30	\$ 27,064.23	\$ 34,789.28

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,241.63	1,500.32	184.13	80.38	388.88	.....
Bills payable	5,000.00	2,400.00	6,000.00	6,000.00	5,400.00	4,000.00
Notes rediscounted .....	.....	.....	1,019.35	1,040.00	1,010.00	.....
Time certificates of deposit.....	8,660.04	5,953.34	2,430.84	2,117.85	1,250.85	3,640.26
Individual deposits	22,663.60	19,884.53	10,892.34	13,002.77	8,656.65	16,491.07
Due to banks and bankers.....	.....	.....	.....	.....	160.27	.....
Demand certificates of deposit.....	200.00	.....	498.95	72.95	147.58	616.65
Certified checks .....	.....	.....	.....	.....	.....	41.90
Cashiers' checks .....	.....	.....	.....	337.35	20.00	.....
Total	\$ 47,705.27	\$ 39,738.19	\$ 31,525.61	\$ 32,651.30	\$ 27,064.23	\$ 34,789.28

Total

Examined Feb. 25, 1911; Aug. 19, 1911; Feb. 5, 1912.

Stockholders—J. G. Hollingsworth, C. C. Hemming, G. W. Klockenteger, R. E. Hollingsworth, R. I. Hollingsworth, L. A. Hollingsworth.

NO. 7, STATE BANK.

THE ASPEN STATE BANK, ASPEN, COLORADO.

D. R. C. Brown, President; L. A. W. Brown, Vice-President; George R. Cole, Cashier; G. A. Wells, Assistant Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 108,798.96	\$ 107,354.06	\$ 109,727.30	\$ 108,848.95	\$ 113,322.90	\$ 114,629.90
Loans and discounts (unsecured).....	42,509.68	51,574.20	51,344.63	38,344.37	38,571.02	43,110.78
Overdrafts	6,109.58	6,604.61	5,569.05	1,767.97	2,705.82	4,518.00
Bonds, stocks and securities.....	68,556.64	69,885.58	69,854.65	59,854.65	59,866.51	61,062.21
Due from banks and bankers.....	64,523.26	64,371.89	45,757.16	68,587.54	65,585.93	97,039.91
Checks and cash items.....	.....	5.25	.....	.....	158.35	.....
Currency	5,138.00	10,996.00	7,806.00	7,782.00	10,621.00	14,810.00
Gold	16,735.00	18,425.00	17,240.00	16,210.00	7,815.00	18,345.00
Silver and fractional coin.....	3,204.70	2,750.80	2,114.20	1,873.00	984.90	2,058.35
Total	\$ 315,575.82	\$ 331,967.39	\$ 309,412.33	\$ 303,268.48	\$ 299,631.46	\$ 355,574.15

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	8,001.83	8,573.22	12,050.97	11,339.44	13,585.65	15,702.54
Time certificates of deposit.....	40,993.30	47,847.38	50,086.10	55,976.49	53,884.37	65,547.80
Individual deposits	220,236.74	231,824.47	198,297.50	191,616.76	188,565.69	220,122.91
Demand certificates of deposit.....	9,110.85	8,675.83	13,918.93	9,298.88	8,531.65	18,390.90
Certified checks	800.00	.....	.....	34.81	.....	800.00
Cashiers' checks	1,392.00	.....	.....	.....	.....	10.00
Other liabilities, as follows.....	41.10	46.49	58.83	62.10	64.10	.....
Total	\$ 315,575.82	\$ 331,967.39	\$ 309,412.33	\$ 303,268.48	\$ 299,631.46	\$ 355,574.15

Examined July 14, 1911; Aug. 9, 1912.

Stockholders—D. R. C. Brown, L. A. W. Brown, G. B. Brown, George R. Cole, C. E. Doolittle.

Number 163. *STATE BANK.

THE AURORA STATE BANK, AURORA, COLORADO.

J. W. Wehn, President; Eva Wehn, Vice-President; J. G. Wehn, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912
Loans and discounts (secured).....	\$ 1,419.00	\$ 1,345.00	\$ 3,769.59	\$ 6,389.43
Loans and discounts (unsecured).....	10,303.11	10,967.31	8,126.85	11,772.06
Overdrafts	379.94	557.56	633.40	599.10
Bonds, stocks and securities.....	50.78	58.10	710.51	1,888.28
Furniture and fixtures.....	1,360.80	1,360.00	1,360.00	1,295.00
Banking house.....	2,678.00	2,678.00	2,698.00	.....
Due from banks and bankers.....	2,964.68	1,837.45	2,002.65	1,941.71
Checks and cash items.....	21.50	105.55	.....	348.65
Currency	600.00	782.00	670.00	943.00
Gold	190.00	45.00	25.00	185.00
Silver and fractional coin.....	173.97	335.62	320.61	119.91
Total	\$ 20,141.78	\$ 20,071.29	\$ 20,376.31	\$ 25,482.14

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	412.78	451.61	384.68	502.65
Time certificates of deposit.....	2,118.60	1,688.60	596.00	5,869.00
Individual deposits.....	7,510.40	7,431.65	9,395.06	9,410.49
Demand certificates of deposit.....	100.00	.....	.....	.....
Total	\$ 20,141.78	\$ 20,071.29	\$ 20,376.31	\$ 25,482.14

Examined Feb. 27, 1911; Feb. 24, 1912.

Stockholders—Eva Wehn, J. G. Wehn, J. W. Wehn.

*Liquidated May 17, 1912.

BIENNIAL REPORT

STATE BANK OF AUSTIN, AUSTIN, COLORADO.

J. A. Whiting, President; Porter Plumb, Vice-President; Austin E. Miller, Cashier; Edmund Stabler, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 2,330.02	\$ 6,936.07	\$ 7,709.22	\$ 13,412.15	\$ 14,883.92	\$ 10,242.32
Loans and discounts (unsecured).....	3,821.49	6,567.53	8,038.10	8,355.52	9,235.62	16,085.08
Overdrafts .....	.....	212.72	79.38	8.83	633.53	411.44
Bonds, stocks and securities.....	.....	.....	.....	.....	.....	930.24
Furniture and fixtures.....	977.26	1,258.26	1,268.86	1,268.86	1,268.86	1,569.86
Banking house	1,075.00	2,237.00	2,315.00	2,315.00	2,329.35	2,329.35
Due from banks and bankers.....	17,299.20	10,537.97	42,530.51	28,014.94	17,362.52	19,568.50
Checks and cash items.....	90.33	24.00	8.04	.....	251.50	92.15
Currency	650.00	438.00	565.00	821.00	537.00	1,271.09
Gold	120.00	.....	5.00	125.00	130.00	25.00
Silver and fractional coin.....	245.42	261.39	377.55	355.00	347.99	329.60
Expense account	683.59	781.31	324.30	136.70	.....	.....
Total	\$ 27,342.31	\$ 29,294.25	\$ 63,280.96	\$ 54,813.00	\$ 46,980.29	\$ 52,851.51

LIABILITIES.

Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits, net.....	.....	.....	.....	.....	31.32	718.34
Time certificates of deposit.....	.....	.....	115.00	144.00	384.00	389.33
Individual deposits	14,847.54	16,998.90	46,082.96	37,609.00	29,564.97	34,724.62
Due to banks and bankers.....	434.77	295.35	.....	.....	.....	.....
Demand certificates of deposit.....	.....	.....	5,083.00	5,000.00	5,000.00	5,022.25
Cashiers' checks	60.00	.....	.....	.....	.....	.....
Total	\$ 27,342.31	\$ 29,294.25	\$ 63,280.96	\$ 54,813.00	\$ 46,980.29	\$ 52,851.51

Examined June 2, 1911; June 24, 1912.

Stockholders—J. A. Whiting, Austin E. Miller, Porter Plumb, E. R. Coffey, H. W. Bull, J. P. Kettle, W. E. Steele, J. B. Rakekin.

FARMERS AND MERCHANTS BANK OF BAYFIELD, BAYFIELD, COLORADO.

W. H. Tinnin, President; E. W. Newland, Vice-President; A. A. Keith, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 12,058.85	\$ 19,946.71	\$ 800.00	\$ 4,000.00	\$ 3,946.67	\$ 8,349.18
Loans and discounts (unsecured).....	1,492.93	4,277.55	24,012.40	21,204.26	22,638.10	12,281.71
Overdrafts	15.41	.....	39.48	40.98	1.00	7.24
Bonds, stocks and securities.....	.....	.....	143.88	199.46	375.76	12.00
Furniture and fixtures.....	579.67	722.99	1,194.84	1,775.65	2,008.66	1,900.00
Banking house .....	.....	.....	.....	.....	.....	.....
Due from banks and bankers.....	11,911.29	8,987.77	2,041.42	2,454.77	2,521.82	2,500.00
Checks and cash items.....	109.75	1,742.63	7,175.96	10,553.26	3,350.30	31,715.95
Currency	2,150.00	2,252.00	2,015.00	500.00	1,252.00	316.45
Gold	415.00	1,095.00	835.00	.....	130.00	20.00
Silver and fractional coin.....	315.65	330.55	757.10	391.05	599.50	530.62
Other resources .....	.....	65.94	.....	.....	1,651.61	289.55
Total	\$ 29,018.55	\$ 39,371.14	\$ 39,136.78	\$ 41,138.18	\$ 38,480.72	\$ 58,410.70

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	99.32	.....	317.37	494.02	550.39	1,218.69
Notes rediscounted .....	.....	.....	.....	6,142.50	7,438.83	.....
Time certificates of deposit.....	2,003.65	2,232.35	806.00	963.00	1,425.00	1,064.00
Individual deposits	16,945.58	22,138.79	22,248.76	16,234.51	13,665.02	10,430.42
Cashiers' checks .....	.....	.....	761.65	2,301.15	400.48	697.59
Total	\$ 29,048.55	\$ 39,371.14	\$ 39,136.78	\$ 41,138.18	\$ 38,480.72	\$ 58,410.70

Examined May 20, 1911; June 7, 1912.

Stockholders—W. H. Tinnin, A. A. Keith, E. W. Newland, Charles H. Schutz, W. A. Bay, H. H. Gearhart, C. E. Van Dusen,
W. B. Asher, Elias Hansen, Mrs. A. A. Keith, Lyle A. Devault, Mrs. Maud Darnell, Henry Campbell, R. E. Riggie, J. S.
Hatcher, Fred Catchpole, Hattie Strawn.

BIENNIAL REPORT

BLANCA STATE BANK, BLANCA, COLORADO.

W. S. Bean, President; A. M. Weaver, Vice-President; J. M. Pinney, Cashier; Edwin M. Bean, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 29,856.65	\$ 21,299.20	\$ 19,546.65	\$ 19,211.62	\$ 18,385.58	\$ 15,663.59
Loans and discounts (unsecured).....	17,857.29	13,918.35	13,538.99	11,085.73	10,837.97	11,585.07
Overdrafts	451.41	483.35	579.13	244.98	243.77	900.43
Bonds, stocks and securities.....	.....	1,552.20	501.14	83.05	1,555.16	782.62
Furniture and fixtures.....	854.17	854.17	854.17	854.17	854.17	854.17
Other real estate.....	385.15	385.15	388.85	1,237.69	1,310.38	4,293.04
Due from banks and bankers.....	4,769.59	10,478.47	4,785.28	10,837.01	8,831.37	6,782.05
Checks and cash items.....	10.00	.....	.....	176.95	35.10	6.75
Currency	1,782.00	3,020.00	612.00	1,198.00	1,172.75	1,295.00
Gold	850.00	805.00	155.00	20.00	322.50	120.00
Silver and fractional coin.....	659.82	298.43	342.25	264.14	407.60	324.75
Total	\$ 57,506.08	\$ 53,094.32	\$ 41,273.46	\$ 45,213.34	\$ 43,456.35	\$ 42,607.47

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,624.68	1,174.24	1,426.62	1,718.58	1,889.66	2,116.10
Notes rediscounted	4,575.00	3,700.00	3,700.00	3,700.00	.....	.....
Time certificates of deposit.....	12,035.00	6,919.00	7,573.60	7,830.60	7,678.10	3,204.17
Individual deposits	29,082.25	29,433.36	17,668.20	20,115.82	21,051.28	25,955.89
Demand certificates of deposit.....	.....	.....	.....	.....	2,414.00	400.00
Cashiers' checks	129.15	1,897.72	903.04	1,828.34	923.31	931.31
Total	\$ 57,506.08	\$ 53,094.32	\$ 41,273.46	\$ 45,213.34	\$ 43,456.35	\$ 42,607.47

Examined Mar. 8, 1911; Sept. 18, 1911; April 12, 1912.

Stockholders—J. L. Barrett, J. M. Pinney, C. C. Todd, Cora Martin, J. J. Sumpter, Charles Hayek, C. S. Minor, T. D. Nash,
S. J. Taylor, Guss Hall, H. B. Carpenter, Jr., W. S. Bean, George Wood, L. Hancock, C. H. W. Smith, E. H. Ellithorn,
Orrin Randolph, Ed. T. Dow, W. F. Cerveney, A. M. Weaver, H. C. Meyers, A. F. Neely.

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, COLORADO.

J. T. Chenault, President; Charles L. Parsons, Vice-President; L. E. Chenault, Cashier; Grant McPerson, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 29, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 173,674.13	\$ 149,836.83	\$ 178,569.04	\$ 133,963.42	\$ 138,680.14	\$ 159,130.24
Loans and discounts (unsecured).....	99,722.27	119,492.66	123,010.58	137,460.47	149,555.75	113,918.65
Overdrafts	194.47	77.22	189.33	228.85	448.25	288.86
Bonds to secure postal savings.....	.....	.....	.....	6,000.00	6,000.00	6,000.00
Bonds, stocks and securities.....	44,277.20	40,156.01	37,924.43	36,696.19	44,981.46	37,576.50
Furniture and fixtures.....	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Banking house	26,000.00	26,000.00	26,000.00	26,000.00	29,416.00	47,538.43
Other real estate.....	1,255.86	.....	.....	.....	.....	1,750.00
Due from banks and bankers.....	61,023.63	62,064.92	63,066.82	78,979.12	77,222.67	52,565.87
Checks and cash items.....	3,009.64	2,600.45	1,911.54	578.79	1,001.97	638.83
Currency	16,195.00	13,176.00	18,078.00	10,946.00	17,045.00	14,083.00
Gold	4,822.50	3,680.00	6,435.00	6,435.00	4,640.00	7,000.00
Silver and fractional coin.....	3,747.36	2,286.01	3,405.95	3,435.64	3,586.71	2,350.40
Other resources .....	.....	.....	.....	152.00	.....	.....
Total	\$ 439,322.06	\$ 425,670.10	\$ 445,100.69	\$ 446,875.48	\$ 469,577.98	\$ 448,570.78

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	40,000.00	40,000.00	40,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net.....	10,567.09	13,106.67	15,225.07	5,771.32	7,576.25	8,792.35
Time certificates of deposit.....	28,318.99	32,334.71	31,090.82	32,180.01	39,344.48	38,965.63
Savings accounts	131,305.08	123,332.25	137,460.91	143,959.48	151,927.37	146,326.62
Postal savings deposits.....	.....	.....	.....	128.80	122.36	313.45
Trust funds	504.85	651.70	651.52	667.43	1,351.84	1,436.32
Individual deposits	170,486.56	158,430.25	180,889.86	158,514.42	160,028.41	146,343.07
Due to banks and bankers.....	6,219.72	331.02	3,445.99	.....	1,536.70	.....
Demand certificates of deposit.....	.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Certified checks	846.52	745.22	536.02	536.02	656.02	685.67
Cashiers' checks	1,073.25	1,618.25	770.50	118.00	2,034.55	707.67
Total	\$ 439,322.06	\$ 425,670.10	\$ 445,100.69	\$ 446,875.48	\$ 469,577.98	\$ 448,570.78

Total

Examined March 27, 1911; March 14, 1912.

Stockholders—P. J. Werley, Albert A. Reed, U. G. Kerr, Grant McPerson, F. J. Buchheit, Adam Weber, Alonza Coan, I. C. Howard, Charles L. Parsons, Mary S. Stoddard, Mary H. Cowie, Charlotte H. Downer, A. E. Chase, Charles A. Cattermole, P. M. Nelson, Fred White, O. H. Wangelin, H. Lippoldt, Burton M. Werley, George H. Whitney, Anna J. Wolf, C. D. B. Howell, L. E. Chenault, Ethel Cleveland, J. T. Chenault, W. W. Adams, S. A. Greenwood, A. R. Couzens.

BIENNIAL REPORT

FIRST STATE BANK OF BRANDON, BRANDON, COLORADO.

J. F. Sanger, President; O. B. Hugg, Vice-President; S. S. Sanger, Cashier; J. E. McAvoy, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 5,585.00	\$ 6,789.71	\$ 8,529.46	\$ 7,009.44	\$ 7,405.30	\$ 6,266.84
Loans and discounts (unsecured).....	5,198.99	10,689.54	8,209.76	10,879.15	12,560.83	15,928.43
Overdrafts	319.14	242.43	138.98	458.73	731.77	285.62
Furniture and fixtures.....	600.00	600.00	600.00	600.00	600.00	600.00
Due from banks and bankers.....	5,230.59	5,593.62	8,025.27	1,446.55	10,054.19	4,312.26
Checks and cash items.....	600.00	242.68	223.53	1,378.40	47.19	410.00
Currency	1,457.00	701.00	335.00	417.00	439.00	1,153.00
Gold	5.00	10.00	20.00	.....	.....	255.00
Silver and fractional coin.....	303.27	376.72	343.52	416.48	356.24	214.15
Expense account	339.54	.....	.....	.....	.....	.....
Total	\$ 19,638.53	\$ 25,245.70	\$ 26,445.52	\$ 22,005.45	\$ 31,894.52	\$ 29,431.30

LIABILITIES.

Capital stock paid in.....	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	41.17	36.31	37.28	.28	303.12
Individual deposits	14,638.53	15,204.53	16,409.21	12,568.17	21,894.24	19,128.18
Total	\$ 19,638.53	\$ 25,245.70	\$ 26,445.52	\$ 22,005.45	\$ 31,894.52	\$ 29,431.30

Examined March 23, 1911; May 3, 1912.

Stockholders—J. F. Sanger, O. B. Hugg, S. S. Sanger, L. F. Randolph, J. Simmons, William Herrenknecht, I. S. Ritchey, C. A. Coker, James Russell, H. C. Schmidt, J. W. McAvoy, Mary Halfpenny, A. B. Reagan.

NO. 10, PRIVATE BANK.
ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE, COLORADO.

Gertrude Engle, W. H. Briggie and C. W. Burnheimer, Assistant Cashiers.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 15,116.17	\$ 18,146.29	\$ 20,052.29	\$ 19,502.29	\$ 19,745.00	\$ 18,816.83
Loans and discounts (unsecured).....	42,241.25	41,856.21	45,112.09	47,358.49	55,083.72	49,644.77
Bonds to secure postal savings.....	.....	.....	.....	2,000.00	.....	.....
Bonds, stocks and securities.....	27,051.48	28,751.53	31,266.25	27,863.14	21,545.44	22,912.07
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Other real estate.....	2,077.22	2,077.22	2,077.22	2,077.22	2,377.22	2,377.22
Due from banks and bankers.....	68,302.56	84,729.21	74,564.38	41,896.02	52,720.27	68,478.22
Checks and cash items.....	753.00	131.35	584.10	607.25	254.85	162.18
Currency	9,562.00	4,575.00	5,242.00	7,188.00	4,452.00	4,639.00
Gold	1,700.00	3,655.00	4,135.00	5,505.00	4,595.00	3,795.00
Silver and fractional coin.....	511.71	533.44	535.55	1,383.81	390.99	1,206.92
Total	\$ 170,315.99	\$ 187,455.25	\$ 186,568.88	\$ 161,381.22	\$ 164,164.49	\$ 173,042.21

LIABILITIES.

Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits, net.....	2,392.48	4,088.75	5,635.10	6,618.43	5,579.47	7,329.27
Time certificates of deposit.....	32,688.63	31,482.66	31,240.03	30,119.69	32,673.13	34,785.81
Postal savings deposits.....	.....	.....	.....	872.39	.....	.....
Individual deposits	109,960.27	126,462.77	122,159.79	98,746.13	99,768.21	105,210.62
Cashiers' checks ..	5,274.61	5,421.07	7,533.96	5,024.58	6,143.68	5,766.51
Total	\$ 170,315.99	\$ 187,455.25	\$ 186,568.88	\$ 161,381.22	\$ 164,164.49	\$ 173,042.21

Examined Sept. 13, 1911; Oct. 4, 1912.

Owner—George Engle.

NO. 245, STATE BANK.

THE BRIGGS DALE STATE BANK, BRIGGS DALE, COLORADO.

W. E. Freeman, President; F. N. Briggs, Vice-President; A. B. Freeman, Cashier.

RESOURCES.

	Nov. 26, 1912
Loans and discounts (secured).....	\$ 3,300.00
Overdrafts	.94
Furniture and fixtures.....	350.00
Banking house	830.00
Due from banks and bankers.....	7,874.70
Checks and cash items.....	358.10
Currency	972.00
Gold	285.00
Silver and fractional coin.....	245.55
Expense	461.31
Total	\$ 14,680.00

LIABILITIES.

Capital stock	\$ 5,000.00
Individual deposits	9,680.00
Total	\$ 14,680.00

Examined Oct. 5, 1912.

Stockholders—F. N. Briggs, A. B. Freeman, W. E. Freeman.

Number 11, STATE BANK.

FARMERS AND MERCHANTS STATE BANK OF BRIGHTON, BRIGHTON, COLORADO.

M. E. Bauer, President; W. H. Ball, Vice-President; C. K. Powell, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 7,391.72	\$ 6,610.61	\$ 6,887.17	\$ 6,130.46	\$ 9,815.50	\$ 16,279.62
Loans and discounts (unsecured).....	27,005.02	25,084.37	25,379.78	23,308.97	53,378.42	47,932.41
Overdrafts	30.77	88.43	192.74	95.68	282.50	113.77
Bonds to secure postal savings.....					1,000.00	1,000.00
Bonds, stocks and securities.....	3,330.20	3,139.25	1,918.63	2,610.58	2,340.96	2,169.72
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Due from banks and bankers.....	982.46	4,400.87	9,765.80	13,573.86	11,541.73	19,650.12
Checks and cash items.....	134.65	500.60	71.95	105.84	505.41	317.59
Currency	2,074.00	2,107.00	3,836.00	2,309.00	3,241.00	3,605.00
Gold	790.00	430.00	305.00	690.00	670.00	1,270.00
Silver and fractional coin.....	908.79	587.23	578.23	544.31	1,142.66	586.25
Total	\$ 44,347.61	\$ 44,618.36	\$ 50,635.30	\$ 50,468.70	\$ 85,618.18	\$ 94,624.48

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund					5,000.00	5,000.00
Undivided profits, net.....	464.10	526.32	993.08	1,144.89	1,261.23	1,008.51
Time certificates of deposits.....	11,682.00	13,178.00	8,493.00	11,965.00	17,368.00	14,694.74
Postal savings deposits.....					210.10	330.62
Individual deposits	21,459.77	18,846.67	28,234.23	27,091.16	31,550.63	42,819.88
Due to banks and bankers.....			2,000.00			
Demand certificates of deposit.....	1,041.74	2,097.37	474.99	267.65	228.22	
Total	\$ 44,347.61	\$ 44,618.36	\$ 50,635.30	\$ 50,468.70	\$ 85,618.18	\$ 94,624.48

Examined Dec. 2, 1911; July 30, 1912.

Stockholders—Mrs. M. E. Bauer, Herman J. Schloo, Jacob Kramer, C. S. Stewart, J. N. Counter, Henry Wellenkotter, W. H. Ball, C. K. Powell, L. D. Krambeck, A. L. Lakin, D. R. Stotler, F. A. Alchelman, Jos. Homan, D. V. Miller, Herman Delventhal, John Delventhal, Wm. Jemerich.

Number 181, STATE BANK.

BRISTOL STATE BANK, BRISTOL, COLORADO.

J. S. McMurtry, President; W. M. Wiley, Vice-President; H. L. Moran, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 13,590.98	\$ 17,694.54	\$ 16,998.97	\$ 18,746.99	\$ 17,704.45	\$ 18,785.81
Loans and discounts (unsecured).....	14,092.22	11,577.22	10,432.63	12,670.88	11,361.41	11,154.00
Overdrafts	167.04	163.48	104.09	290.82	392.32	290.26
Bonds, stocks and securities.....	51.30	.....	.....	.....	.....	1,652.16
Furniture and fixtures.....	736.00	777.00	777.00	777.00	790.00	918.00
Other real estate.....	.....	.....	1,652.00	1,594.80	1,594.80	.....
Due from banks and bankers.....	.....	3,202.72	10,093.66	5,542.11	2,595.29	2,542.93
Checks and cash items.....	83.85	8.00	88.00	173.51	17.00	44.65
Currency	1,991.00	1,564.00	661.00	590.00	840.00	2,011.00
Gold	95.00	295.00	320.00	435.00	480.00	25.00
Silver and fractional coin.....	158.85	227.51	452.67	215.67	279.73	207.24
Total	\$ 30,957.24	\$ 35,509.47	\$ 41,656.02	\$ 41,656.78	\$ 36,654.70	\$ 37,581.05

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	238.65	25.58	699.87	933.78	1,111.92	1,594.48
Notes rediscounted .....	.....	.....	.....	.....	.....	3,120.00
Time certificates of deposit.....	1,740.00	3,930.00	1,205.00	1,102.00	3,102.00	.....
Individual deposits	18,781.66	20,470.89	27,184.15	27,864.31	20,689.19	22,161.58
Due to banks and bankers.....	196.93	.....	.....	.....	.....	.....
Demand certificates of deposit.....	.....	1,083.00	1,027.00	1,000.00	1,000.00	168.00
Certified checks .....	.....	.....	1,229.00	.....	.....	.....
Cashiers' checks .....	.....	.....	311.00	136.69	151.59	527.99
Total	\$ 30,957.24	\$ 35,509.47	\$ 41,656.02	\$ 41,656.78	\$ 36,654.70	\$ 37,581.05

Examined Aug. 22, 1911; Nov. 12, 1912.

Stockholders—J. S. McMurtry, W. M. Wiley, H. L. Moran, D. L. Doud, G. W. Green.

NO. 109, STATE BANK.

BURLINGTON STATE BANK, BURLINGTON, COLORADO.

F. D. Mann, President; Louis Vogt, Vice-President; George O. Gates, Cashier; Emma E. Judy, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 25,971.37	\$ 36,956.39	\$ 37,651.35	\$ 42,987.82	\$ 47,041.10	\$ 49,612.10
Loans and discounts (unsecured).....	13,898.52	18,027.18	18,506.88	18,712.97	22,371.12	21,629.99
Overdrafts	191.46	281.48	323.28	113.10	298.02	81.12
Bonds, stocks and securities.....	980.32	480.94	990.54	1,325.76	1,193.23	180.96
Furniture and fixtures.....	2,133.17	2,141.72	2,167.77	2,256.02	2,291.92	2,299.42
Due from banks and bankers.....	6,842.37	3,390.64	8,463.36	5,549.16	2,484.73	22,913.33
Checks and cash items.....	25.85	102.32	127.20	454.08	15.00	336.87
Currency	4,394.00	1,780.00	4,504.00	1,541.00	361.00	1,725.00
Gold	35.00	585.00	280.00	557.50	322.50	382.50
Silver and fractional coin.....	815.53	741.75	252.91	440.57	651.87	367.92
Expense account	53.30	30.88	.....	.....	.....	.....
Total	\$ 55,310.89	\$ 64,518.30	\$ 73,267.29	\$ 73,937.98	\$ 77,000.49	\$ 99,529.21

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	.....	.....	1,545.65	227.35	117.22	1,580.60
Bills payable .....	.....	5,000.00	.....	6,000.00	10,000.00	.....
Individual deposits	41,910.85	45,126.80	55,522.12	52,546.11	51,679.42	79,634.31
Demand certificates of deposit.....	2,400.04	3,391.50	5,199.52	4,464.52	4,203.85	5,264.30
Certified checks .....	.....	.....	.....	.....	.....	2,050.00
Total	\$ 55,310.89	\$ 64,518.30	\$ 73,267.29	\$ 73,937.98	\$ 77,000.49	\$ 99,529.21

Examined April 6, 1911; Feb. 8, 1912.

Stockholders—F. D. Mann, Louis Vogt, George O. Gates, P. B. Godzman, W. W. Brinkley, A. W. Winegar, Wyatt Boger.

STOCK GROWERS STATE BANK, BURLINGTON, COLORADO.

W. D. Selder, President; H. G. Weare, Vice-President; E. C. Baker, Cashier; H. G. Hoskin, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 38,628.37	\$ 44,470.61	\$ 28,351.46	\$ 36,388.70	\$ 44,483.37	\$ 27,274.20
Loans and discounts (unsecured).....	11,024.78	10,155.75	8,824.18	12,622.36	15,973.18	10,716.64
Overdrafts	12.85	15.14	58.23	70.07	9.78	8.41
Bonds, stocks and securities.....	6,069.04	3,069.54	4,416.39	5,623.40	.....	.....
Furniture and fixtures.....	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00
Other real estate.....	325.00	325.00	325.00	325.00	325.00	325.00
Due from banks and bankers.....	18,107.78	20,362.45	66,417.86	16,844.44	14,016.09	38,864.02
Checks and cash items.....	86.81	14.05	86.35	242.56	2,109.24	173.25
Currency	3,653.00	497.00	1,491.00	2,124.00	1,817.00	4,650.00
Gold	1,690.00	1,675.00	1,895.00	2,100.00	45.00	115.00
Silver and fractional coin.....	538.41	363.54	252.96	449.93	561.03	440.74
Total	\$ 81,296.04	\$ 82,533.08	\$ 113,233.43	\$ 77,905.46	\$ 80,454.69	\$ 83,682.86

LIABILITIES.

Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits, net.....	162.02	190.60	2,285.77	627.91	340.56	2,233.39
Time certificates of deposit.....	7,697.36	9,313.96	6,925.76	6,967.77	5,608.84	8,895.24
Individual deposits	58,277.82	58,996.35	90,547.82	56,353.93	59,654.66	59,131.89
Demand certificates of deposit.....	3,158.84	2,032.17	1,474.08	1,955.85	2,850.63	1,419.34
Total	\$ 81,296.04	\$ 82,533.08	\$ 113,233.43	\$ 77,905.46	\$ 80,454.69	\$ 83,682.86

Examined April 5, 1911; Feb. 9, 1912.

Stockholders—W. D. Selder, H. G. Weare, E. C. Baker, H. G. Hoskin, J. A. Selder.

THE BYERS STATE BANK, BYERS, COLORADO.

G. A. Snow, President; R. W. Burton, Vice-President; A. L. Maxwell, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 1,980.00	\$ 14,181.93	\$ 18,899.66	\$ 19,807.50	\$ 22,769.76	\$ 26,724.02
Loans and discounts (unsecured).....	400.00	6,012.52	7,404.21	9,425.69	15,783.50	13,363.80
Overdrafts.....	.....	346.74	179.53	249.62	658.32	601.82
Bonds, stocks and securities.....	150.00	143.00	617.22	639.50	230.00	90.00
Furniture and fixtures.....	1,614.30	1,773.10	1,778.35	1,788.35	1,810.85	1,890.85
Banking house.....	2,787.13	2,798.88	2,816.83	2,816.83	2,875.43	2,875.93
Due from banks and bankers.....	6,182.28	8,855.74	13,355.73	9,322.60	841.45	7,813.81
Checks and cash items.....	50.39	986.08	.....	1,021.01	775.00	526.65
Currency.....	962.00	790.00	1,345.00	881.00	438.00	1,085.00
Gold.....	235.00	130.00	170.00	175.00	185.00	45.00
Silver and fractional coin.....	175.91	192.49	150.08	135.70	88.04	111.79
Other resources.....	.....	.....	.....	.....	73.67	.....
Expense account.....	455.43	319.07	.....	.....	.....	.....
Total.....	\$ 14,992.04	\$ 36,525.55	\$ 46,716.61	\$ 46,202.80	\$ 46,529.52	\$ 55,128.67

LIABILITIES.

Capital stock paid in.....	\$ 7,500.00	\$ 14,150.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	.....	.....	.....	.....	195.00	2,335.00
Undivided profits, net.....	.....	.....	21.89	96.52	446.66	434.22
Bills payable.....	.....	.....	.....	.....	.....	2,000.00
Time certificates of deposit.....	.....	805.89	1,206.00	1,478.15	900.00	2,400.00
Savings accounts.....	.....	1,074.88	4,235.69	4,295.99	5,515.52	6,000.10
Individual deposits.....	7,351.54	20,379.43	26,063.04	24,482.52	24,181.41	25,346.52
Demand certificates of deposit.....	140.50	115.35	189.99	909.62	170.90	1,581.92
Certified checks.....	.....	.....	.....	.....	90.00	26.40
Total.....	\$ 14,992.04	\$ 36,525.55	\$ 46,716.61	\$ 46,202.80	\$ 46,529.52	\$ 55,128.67

Examined Aug. 28, 1911; March 4, 1912.

Stockholders—David Bertie, R. W. Burton, A. B. Doss, E. G. Doss, W. F. Doss, R. B. Hubbs, Henry Hyde, A. L. Maxwell, Isabella Price, G. A. Snow, Eva Snow, M. F. Snow, J. R. and Emma Stober, D. C. Talbot.

NO. 13, STATE BANK.

FIRST STATE BANK OF CALHAN, CALHAN, COLORADO.

J. C. Burger, President; B. M. Narron, Vice-President; D. O. Moberly, Cashier; M. C. Moberly, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 37,432.73	\$ 33,820.89	\$ 32,514.53	\$ 30,868.90	\$ 31,146.24	\$ 47,171.80
Loans and discounts (unsecured).....	30,039.68	32,568.14	29,310.81	25,137.64	24,981.59	28,356.18
Overdrafts	957.15	579.98	1,226.47	1,420.95	55.01	535.70
Bonds, stocks and securities.....	56.65	50.45	318.05	.....	.....	.....
Furniture and fixtures.....	2,950.00	2,900.00	2,900.00	2,900.00	2,900.00	2,900.00
Banking house	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Due from banks and bankers.....	12,736.69	6,599.57	11,816.65	13,804.36	6,109.45	14,857.96
Checks and cash items.....	.....	5.00	54.43	.....	75.00	462.49
Currency	2,504.00	1,327.00	596.00	1,310.00	924.00	681.00
Gold	860.00	65.00	1,060.00	1,490.00	280.00	512.50
Silver and fractional coin.....	888.51	1,063.95	406.32	529.25	459.04	374.42
Total	\$ 92,925.41	\$ 83,509.98	\$ 84,703.26	\$ 81,961.10	\$ 71,430.36	\$ 104,352.05

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	4,000.00	4,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	791.49	1,556.67	1,019.07	1,155.50	914.56	1,329.14
Notes rediscounted	5,500.00	.....	.....	.....	.....	.....
Time certificates of deposit.....	7,459.38	9,839.96	17,866.03	15,912.49	10,559.58	13,845.75
Individual deposits	58,547.64	51,698.07	44,118.93	44,666.73	39,364.76	63,064.65
Demand certificates of deposit.....	897.62	138.00	8.00	8.00	.....	.....
Cashiers' checks	819.28	1,277.28	1,691.23	188.38	591.46	2,112.51
Total	\$ 92,925.41	\$ 83,509.98	\$ 84,703.26	\$ 81,961.10	\$ 71,430.36	\$ 104,352.05

Examined March 15, 1911; April 4, 1912.

Stockholders—H. B. Slaven, Wm. Henderson, Russell Gates, S. D. McCracken, J. H. Maxeiner, C. C. Robinson, J. L. Rector, B. M. Narron, L. C. Palmer, J. C. Burger, L. E. Armstrong, J. G. Conway, D. O. Moberly, E. J. Weckbach, C. W. Weckbach, A. T. Young, M. C. Moberly.

NO. 226, *TRUST COMPANY.

THE CANON BANK AND TRUST COMPANY, CANON CITY, COLORADO.

J. B. Cartwright, President; James H. Peabody, Vice-President; J. D. Wyman, Cashier.

RESOURCES.

	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912
Loans and discounts (secured).....	\$ 33,264.62	\$ 60,309.35	\$ 59,279.85
Loans and discounts (unsecured).....	26,550.00	19,721.00	37,693.00
Overdrafts .....	.....	1,010.77	2,989.16
Bonds, stocks and securities.....	299.68	990.12	767.47
Furniture and fixtures.....	3,088.36	3,588.36	3,783.39
Due from banks and bankers.....	39,778.09	33,451.57	12,039.08
Checks and cash items.....	683.88	1,584.79	452.53
Currency	2,511.00	6,005.00	5,423.00
Gold	2,115.00	60.00	520.00
Silver and fractional coin.....	1,038.16	1,610.55	738.24
Expense account.....	.....	218.98	.....
Total	\$ 109,328.79	\$ 128,640.49	\$ 123,685.72

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	451.41	.....	275.40
Bills payable.....	.....	.....	5,000.00
Notes rediscounted.....	.....	22,800.00	.....
Time certificates of deposit.....	.....	.....	16,460.00
Individual deposits.....	3,040.00	5,234.00	9,165.42
Due to banks and bankers.....	54,477.35	45,690.59	41,438.76
Demand certificates of deposit.....	1,400.00	2,051.91	6.50
Cashiers' checks.....	.....	2,931.24	1,339.64
	.....	22.75	.....
Total	\$ 109,328.79	\$ 128,640.49	\$ 123,685.72

Examined Oct. 4, 1911; Feb. 16, 1912; July 30, 1912.

Stockholders—James T. Locke, William T. Bridwell, Charles Paues, A. R. Stockton, F. E. Thomas, J. D. Russell, M. N. Lines, C. Weaver, C. R. C. Dye, W. H. McClure, R. W. Irish, John C. Palmer, George E. Korn, James D. Wyman, J. B. Cartwright, James H. Peabody, J. H. Troutman, Charles H. Wilkinson, William J. Davis, James G. Rogers, Edith Wyman, J. M. Anderson, W. B. Anderson, W. Booth, Raynor E. Holmes, T. T. Thomas, T. Witcher, W. M. Mayhew, L. W. Gardner, G. E. Matkin, F. F. Hunter, O. S. Reed.

*Reorganized as The Canon State Bank, July 30, 1912.

NO. 240, *STATE BANK.

THE CANON STATE BANK, CANON CITY, COLORADO.

J. B. Cartwright, President; F. F. Hunter, Vice-President; G. E. Matkin, Cashier.

RESOURCES.

	Nov. 26, 1912
Loans and discounts (secured).....	\$ 12,271.65
Loans and discounts (unsecured).....	31,236.35
Overdrafts	96.73
Other bonds, stocks and securities.....	200.00
Furniture and fixtures.....	3,823.22
Due from banks and bankers.....	13,970.63
Checks and cash items.....	288.10
Currency	2,490.00
Gold	115.00
Silver and fractional coin.....	833.08
Total	\$ 95,324.76

LIABILITIES.

Capital stock.....	\$ 30,000.00
Undivided profits, net.....	285.99
Time certificates of deposit.....	11,665.50
Individual deposits.....	51,397.67
Due to banks and bankers.....	1,219.90
Demand certificates of deposit.....	725.70
Total	\$ 95,324.76

Examined July 30, 1912.

Stockholders—J. B. Cartwright, F. F. Hunter, G. E. Matkin, O. L. Reed, Elta Galley Reed, Mrs. C. H. Wheeler, Mrs. Lettie Hunter, T. T. Thomas, A. R. Stockton, James T. Locke, W. T. Bridwell, F. E. Thomas, J. D. Russell, C. R. C. Dye, Cyrus Weaber, W. H. McClure, C. W. Wilkinson, W. J. Davis, J. M. Anderson, W. B. Anderson, R. E. Holmes, T. Witcher, W. M. Mayhew, L. W. Gardner, John C. Palmer.

*Succeeding The Canon Bank and Trust Company.

THE BANK OF CEDAREDDGE, CEDAREDDGE, COLORADO.

Roy A. Downs, Cashier; W. Clarence Overhults, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 11, 1912
Loans and discounts (secured).....	\$ 34,877.92	\$ 31,161.14	\$ 35,325.19	\$ 34,580.00	\$ 27,232.17
Loans and discounts (unsecured).....	21,397.70	23,389.82	34,978.73	29,179.78	36,293.63
Overdrafts	1,269.62	926.80	711.12	1,229.17	970.92
Bonds to secure postal savings.....	.....	.....	.....	.....	1,000.00
Bonds, stocks and securities.....	1,296.35	.....	.....	1,865.00	.....
Furniture and fixtures.....	1,125.00	1,275.00	1,350.00	1,350.00	1,350.00
Banking house	8,700.00	8,700.00	8,700.00	8,700.00	8,700.00
Due from banks and bankers.....	2,337.63	5,132.69	19,717.23	4,715.88	6,360.14
Checks and cash items.....	196.20	29.65	42.38	134.25	57.70
Currency	2,111.00	990.00	575.00	1,276.00	1,575.00
Gold	1,205.00	210.00	1,735.00	590.00	1,220.00
Silver and fractional coin.....	434.61	611.58	728.22	752.18	512.47
Total	\$ 75,451.63	\$ 72,459.69	\$ 103,893.17	\$ 84,372.26	\$ 85,272.03

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	2,153.56	2,800.38	2,635.70	3,108.72	1,949.71
Time certificates of deposit.....	9,964.60	12,800.00	11,500.00	12,405.73	11,564.94
Postal savings deposits.....	.....	.....	.....	.....	117.00
Individual deposits	47,134.19	41,180.46	69,037.32	52,226.19	58,828.25
Demand certificates of deposit.....	2,711.91	580.20	62.36	26.91	.....
Cashiers' checks	2,186.77	4,638.65	6,657.79	5,094.71	1,812.13
Total	\$ 75,451.63	\$ 72,459.69	\$ 103,893.17	\$ 84,372.26	\$ 85,272.03

Examined June 7, 1911; June 24, 1912.

Owners—W. B. Stockham, H. W. Bull, Roy A. Downs, Millard Fairlamb, J. B. Ratckin, A. H. Stockham, W. G. Hillman, John Forrester, L. R. Wigram.

*Nationalized Oct. 7, 1912.

NO. 244, STATE BANK.

THE CEDAREDDGE STATE BANK, CEDAREDDGE, COLORADO.

J. B. Lazear, President; J. L. Turner, Vice-President; H. A. Childs, Cashier.

RESOURCES.

	Nov. 26, 1912
Loans and discounts (secured).....	\$ 1,869.80
Loans and discounts (unsecured).....	2,504.75
Overdrafts	54.42
Other bonds, stocks and securities.....	400.10
Furniture and fixtures.....	1,177.95
Banking house	4,680.40
Due from banks and bankers.....	11,427.56
Checks and cash items.....	3.75
Currency.....	1,115.00
Gold	80.00
Silver and fractional coin.....	26.26
Expense	317.83
Total	\$ 23,657.82

LIABILITIES.

Capital stock	\$ 15,350.00
Time certificates of deposit.....	7.15
Individual deposits	8,185.42
Demand certificates of deposit.....	55.25
Cashiers' checks	60.00
Total	\$ 23,657.82

Examined Oct. 1, 1912.

Stockholders—James B. Lazear, James B. Lazear, Trustee; J. L. Turner, F. R. Burritt, J. M. Conner, Frank Buzzard, Thoeel Thompson, Thomas Thompson, L. C. Bolton, E. J. Ginter, W. S. Grant, J. F. Foster, James B. McHugh, Albert Andreen, C. L. Gridley, W. H. Lee, W. W. Dingman, Adelaide L. Combe.

BANK OF CENTER, CENTER, COLORADO.

James H. Neeley, President; T. E. Ickes, Vice-President; G. R. McCrary, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 12,023.00	\$ 13,316.50	\$ 12,024.85	\$ 15,584.58	\$ 15,880.17	\$ 18,042.17
Loans and discounts (unsecured).....	26,590.61	23,268.25	24,072.90	23,924.97	22,105.20	21,490.86
Overdrafts	354.29	584.21	513.50	278.85	379.66	49.21
Furniture and fixtures.....	1,486.55	1,493.30	1,572.45	1,572.45	1,572.45	1,572.45
Banking house	2,141.45	2,141.05	2,141.05	2,141.05	2,141.05	2,141.05
Due from banks and bankers.....	3,836.32	9,181.31	3,784.24	6,995.89	3,682.98	5,657.71
Checks and cash items.....	.....	.....	5,947.45	447.95	447.95	198.07
Currency	805.00	1,120.00	2,428.00	916.00	662.00	1,126.00
Gold	190.00	.....	25.00	40.00	60.00	25.00
Silver and fractional coin.....	67.84	208.50	345.60	244.22	103.45	258.58
Total	\$ 47,181.66	\$ 52,113.12	\$ 52,885.51	\$ 52,145.96	\$ 47,035.11	\$ 50,561.10

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	1,882.88	3,031.35	2,965.25	3,618.80	2,853.23	2,016.94
Bills payable	2,000.00	.....	2,500.00	.....	.....	.....
Notes rediscounted .....	.....	.....	.....	.....	2,000.00	4,600.51
Time certificates of deposit.....	191.11	160.00	3,204.00	3,204.00	4,614.00	2,579.00
Individual deposits	17,911.65	21,598.46	17,340.29	29,323.16	12,567.88	16,361.62
Due to banks and bankers.....	56.11	.....	.....	.....	.....	.....
Demand certificates of deposit.....	.....	2,293.30	1,800.00	.....	.....	.....
Cashiers' checks	142.90	39.00	75.00	.....	.....	.....
Total	\$ 47,181.66	\$ 52,113.12	\$ 52,885.51	\$ 52,145.96	\$ 47,035.11	\$ 50,561.10

Examined Sept. 19, 1911; April 10, 1912; Oct. 8, 1912.

Stockholders—John Welty, James H. Neeley, E. E. Oliver, Charles W. Clark, S. R. Spencer, T. E. Ickes, M. C. Ickes, S. M. True, G. B. Winchell, John Wertz, G. R. McCrary, A. B. Spencer, J. Milton Romine, Mrs. S. M. True.

Number 201, STATE BANK.

FIRST STATE BANK OF CHERAW, CHERAW, COLORADO.

W. B. Mandeville, President; Sherman Ball, Vice-President; I. W. Strickler, Cashier; E. S. Strickler, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....\$	327.00	\$ 1,557.10	\$ 2,991.75	\$ 5,311.10	\$ 4,519.60	\$ 3,991.60
Loans and discounts (unsecured).....	11,408.74	16,014.30	21,970.97	20,323.49	22,512.62	22,725.78
Overdrafts	4.23	134.39	4.45	655.07	434.57	476.43
Bonds, stocks and securities.....	241.53	223.56	456.50	871.70	.....	95.05
Furniture and fixtures.....	724.65	767.33	824.31	824.31	824.31	824.31
Due from banks and bankers.....	7,328.19	10,272.40	8,597.32	3,246.27	862.39	11,469.67
Checks and cash items.....	167.70	859.74	427.07	288.99	89.60	.....
Currency	713.00	352.00	1,030.00	755.00	524.00	250.00
Gold	40.00	.....	.....	45.00	70.00	.....
Silver and fractional coin.....	297.68	136.31	262.45	.....	.....	.....
Expense account	422.34	164.64	.....	200.40	395.40	450.50
Total	\$ 21,585.06	\$ 30,461.77	\$ 36,474.82	\$ 32,561.33	\$ 30,232.39	\$ 40,289.34

LIABILITIES.

Capital stock paid in.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	.....	104.27	381.87	234.69	678.24
Bills payable .....	.....	.....	.....	.....	8,700.00	6,200.00
Time certificates of deposit.....	349.00	691.00	875.00	2,703.00	499.00	431.00
Individual deposits	11,236.06	19,770.77	25,495.55	19,476.46	10,698.70	22,977.10
Demand certificates of deposit.....	.....	.....	.....	.....	100.00	.....
Total	\$ 21,585.06	\$ 30,461.77	\$ 36,474.82	\$ 32,561.33	\$ 30,232.39	\$ 40,289.34

Examined Aug. 24, 1911; October 11, 1912.

Stockholders—Arthur Beymer, John R. Bell, A. F. Glase, W. B. Moore, A. J. Grom, F. L. Gregory, Sherman Ball, Christian Rich,
D. W. Rich, Mrs. John Hesse, Ida B. Little, J. All Evans, C. J. Cover, I. W. Strickler, W. B. Mandeville, W. F. Nichols,
D. S. Wagley, William Lutz, David Karlen, J. D. Kiser, Alice Smith Thayer, John K. Strickler, Fred Gins, Louise Wood
Edwards.

CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS, COLORADO.

W. E. Simpson, President; J. R. Hayes, Vice-President; J. M. Staley, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 53,134.22	\$ 69,870.45	\$ 37,600.09	\$ 36,483.89	\$ 33,378.03	\$ 47,007.07
Loans and discounts (unsecured).....	24,165.82	13,870.81	33,427.52	37,818.96	27,426.63	38,821.60
Overdrafts	334.38	1,150.07	765.78	1,779.51	1,454.63	1,727.16
Bonds to secure postal savings.....	.....	.....	.....	2,000.00	2,000.00	3,000.00
Bonds, stocks and securities.....	13,995.84	1,986.74	13,382.41	2,830.64	8,235.54	3,943.30
Premium on bonds.....	.....	.....	80.00	80.00	110.00	.....
Furniture and fixtures.....	1,635.00	1,635.00	1,635.00	1,500.00	1,500.00	4,127.79
Banking house.....	1,400.00	1,400.00	1,100.00	1,400.00	1,400.00	6,515.00
Other real estate.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks and bankers.....	6,522.55	16,548.07	16,983.79	6,320.55	5,825.73	18,898.61
Checks and cash items.....	297.73	.....	1.02	248.40	4.25	315.79
Currency	3,790.00	3,102.00	2,921.00	2,573.00	2,559.00	6,669.00
Gold	65.00	810.00	360.00	300.00	240.00	.....
Silver and fractional coin.....	532.75	647.48	689.06	658.91	884.05	491.99
Total	\$ 109,973.29	\$ 114,520.62	\$ 112,745.70	\$ 97,523.86	\$ 88,487.86	\$ 135,130.31

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	1,707.71	3,382.48	3,552.13	1,301.75	3,255.24	1,963.16
Notes rediscounted.....	.....	.....	.....	5,000.00	.....	.....
Time certificates of deposit.....	11,991.32	12,908.86	12,668.06	12,449.63	14,751.53	16,128.40
Postal savings deposits.....	.....	.....	.....	701.97	918.67	1,869.44
Individual deposits	70,094.28	75,298.58	73,875.41	56,344.25	49,259.33	93,684.69
Due to banks and bankers.....	.....	.....	.....	423.33	.....	600.00
Demand certificates of deposit.....	6,169.48	2,872.95	103.95	395.45	162.50	317.50
Cashiers' checks.....	.....	57.75	2,546.15	907.48	110.59	567.12
Other liabilities.....	10.50	.....	.....	.....	.....	.....
Total	\$ 109,973.29	\$ 114,520.62	\$ 112,745.70	\$ 97,523.86	\$ 88,487.86	\$ 135,130.31

Examined March 16, 1911; August 29, 1911; March 8, 1912.

Stockholders—W. E. Simpson, J. E. Hayes, W. W. Hurd, Jennie Norman, Jennie Ross, M. M. Lenihan, H. C. Nelson, J. M. Staley, H. S. Hamilton.

No. 211, *STATE BANK.

THE TRADERS STATE BANK, CHEYENNE WELLS, COLORADO.

J. F. McCarthy, President; J. P. Peterson, Vice-President; W. R. McCarthy, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912
Loans and discounts (secured).....	.....	\$ 9,578.25	\$ 7,312.00	\$ 7,681.92	\$ 14,128.72
Loans and discounts (unsecured).....	.....	2,459.22	1,767.48	2,244.61	3,228.83
Overdrafts .....	.....	.....	63.07	38.48	2.42
Furniture and fixtures.....	.....	.....	2,465.29	2,477.79	2,527.79
Banking house.....	\$ 2,270.07	5,000.00	5,115.00	5,115.00	5,115.00
Due from banks and bankers.....	6,613.58	4,389.53	10,054.75	5,729.38	2,286.23
Checks and cash items.....	.....	.70	49.10	10.00	64.61
Currency .....	.....	945.00	2,140.00	1,060.00	1,190.00
Gold .....	.....	.....	55.00	.....	65.00
Silver and fractional coin.....	.....	199.08	222.39	399.57	967.86
Other resources.....	.....	.....	.....	585.79	.....
Total	\$ 13,883.65	\$ 25,004.10	\$ 29,274.08	\$ 25,252.51	\$ 29,574.46

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	159.73	277.93	440.91	382.29
Time certificates of deposit.....	.....	1,838.00	2,295.90	2,550.98	5,268.08
Individual deposits.....	3,883.65	11,411.98	16,635.25	12,210.65	13,924.09
Demand certificates of deposit.....	.....	37.00	95.00	50.00	.....
Cashiers' checks.....	.....	1,557.39	.....	.....	.....
Total	\$ 13,883.65	\$ 25,004.10	\$ 29,274.08	\$ 25,252.51	\$ 29,574.46

Total

Examined Jan. 7, 1911; Aug. 28, 1911; March 7, 1912.

Stockholders—J. F. McCarthy, J. P. Peterson, W. R. McCarthy, P. J. Lyons.

*Merged with Cheyenne County State Bank, Oct. 15, 1912.

Number 129, *PRIVATE BANK.

BANK OF CLIFTON, CLIFTON, COLORADO.

William R. Greene, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911
Loans and discounts (secured).....	\$ 4,505.00	\$ 4,647.87	\$ 2,279.29
Loans and discounts (unsecured).....	15,387.79	12,045.45	11,432.28
Overdrafts	291.20	35.23	393.69
Bonds, stocks and securities.....	85.00	.....	.....
Furniture and fixtures.....	400.00	400.00	380.00
Due from banks and bankers.....	5,161.78	2,426.93	6,418.16
Checks and cash items.....	80.40	270.44	835.77
Currency	1,567.00	1,625.50	625.00
Gold	30.00	.....	35.00
Silver and fractional coin.....	236.81	201.25	589.24
Total	\$ 27,747.98	\$ 21,656.17	\$ 22,987.83

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	581.88	217.74	406.24
Time certificates of deposit.....	2,500.00	1,900.00	1,150.00
Individual deposits	12,755.61	9,538.43	11,431.59
Due to banks and bankers.....	1,910.49	.....	.....
Total	\$ 27,747.98	\$ 21,656.17	\$ 22,987.83

Examined April 26, 1911.

Owners—Mrs. J. C. Davis, R. H. Davis, E. E. Capers, B. B. Hugas, L. B. Hugas, A. E. Carroll, A. O. Carroll, V. B. Caldwell, N. H. Caldwell, E. S. Beall, C. A. Seymour, A. C. Mounton, R. R. Horth, P. B. Rusk, C. W. Brodt, J. E. Osborne, A. M. Seymour, L. H. Spilker, J. H. Withers, J. A. Randle, I. J. Randle, C. A. Booth, J. D. Reeder, J. W. Rigby, W. R. Greene, A. P. Wood, W. D. Simms, H. E. Monson, G. S. Likes, H. W. Hansen, J. E. Hobbs, F. Kelly, D. W. France, N. L. France, A. B. McWilliams, T. E. Lewis, C. E. Baird, C. Shaw, W. W. Daley, William Daley, M. Greenfield, R. Barver, F. L. Alphin, F. Benson.

*Liquidated Feb. 19, 1912.

NO. 19, PRIVATE BANK.

PLATEAU VALLEY BANK, COLLBRAN, COLORADO.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 10,828.20	\$ 10,621.15	\$ 14,205.91	\$ 13,333.65	\$ 13,459.30	\$ 13,533.04
Loans and discounts (unsecured).....	29,996.33	31,416.30	29,353.41	30,764.75	29,624.11	24,985.30
Overdrafts	187.13	2,434.66	1,450.29	778.22	2,249.04	1,580.50
Bonds, stocks and securities.....	306.05	749.55	732.00	678.50	486.80	1,025.50
Furniture and fixtures.....	850.00	830.00	1,091.55	1,091.55	916.55	1,016.55
Other real estate.....	444.56	444.56	237.21	204.81	215.82	250.22
Due from banks and bankers.....	24,847.28	23,173.59	20,436.38	10,501.59	5,640.83	31,025.32
Checks and cash items.....	.....	39.65	254.87	262.33	228.76	25.00
Currency	2,250.00	2,502.00	3,703.00	2,175.00	2,269.00	1,352.00
Gold	150.00	200.00	105.00	235.00	55.00	20.00
Silver and fractional coin.....	618.10	317.40	567.60	669.10	521.90	461.00
Total	\$ 70,507.65	\$ 72,738.86	\$ 72,137.22	\$ 60,694.50	\$ 55,667.11	\$ 75,254.43

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	4,500.00	4,500.00	5,000.00	5,250.00	5,250.00	5,425.00
Undivided profits, net.....	317.86	1,747.19	908.70	417.65	845.11	819.13
Time certificates of deposit.....	4,500.48	6,382.30	4,781.00	4,024.18	3,121.58	2,869.83
Individual deposits	50,831.87	49,171.03	49,355.55	40,098.98	35,819.18	54,797.02
Due to banks and bankers.....	.....	748.35	714.15	639.62	368.47	778.88
Demand certificates of deposit.....	357.44	179.99	1,317.82	264.07	272.77	564.57
Total	\$ 70,507.65	\$ 72,738.86	\$ 72,137.22	\$ 60,694.50	\$ 55,667.11	\$ 75,254.43

Examined July 18, 1911; Aug. 14, 1912.

Owners—Frank P. Tanner, Samuel G. McMullin.

THE COLORADO SAVINGS BANK OF COLORADO SPRINGS, COLORADO SPRINGS, COLORADO.

E. J. Eaton, President; O. H. Shoup, Vice-President; F. P. Evans, Cashier; T. C. Strachan, Assistant Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 441,081.00	\$ 426,843.20	\$ 455,161.39	\$ 466,319.09	\$ 428,268.61	\$ 433,588.94
Loans and discounts (unsecured).....	151,793.10	217,078.67	170,760.36	172,472.41	172,265.07	187,839.04
Overdrafts	324.75	684.56	706.95	456.88	482.45	572.15
Bonds, stocks and securities.....	30,341.41	30,364.52	32,763.22	29,772.31	17,945.96	25,770.00
Due from banks and bankers.....	243,412.75	317,609.17	343,137.39	271,536.82	328,035.58	342,773.33
Checks and cash items.....	7,227.23	4,479.84	6,655.29	3,853.21	7,056.47	3,657.30
Currency	6,784.00	11,415.00	6,040.00	7,252.00	10,549.00	8,721.00
Gold	910.00	360.00	1,707.50	705.50	1,080.00	1,990.00
Silver and fractional coin.....	1,268.40	780.84	2,363.91	1,245.28	822.62	3,651.88
Total	\$ 883,142.64	\$1,009,615.80	\$1,020,296.01	\$ 953,643.50	\$ 966,575.86	\$1,008,563.64

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net	16,876.26	27,479.49	34,891.31	36,075.23	44,000.40	53,598.31
Savings accounts	398,503.85	402,035.26	441,294.50	439,651.94	447,699.01	453,450.85
Individual deposits	239,551.98	345,188.79	293,528.07	261,407.61	256,721.33	321,653.13
Due to banks and bankers.....	55,553.44	58,713.42	85,721.60	49,672.83	53,810.77	68,004.62
Demand certificates of deposit.....	66,138.31	66,803.67	59,955.98	58,663.27	59,295.99	65,712.15
Certified checks	8.65	283.65	10.65	117.45	8.65	508.65
Cashiers' checks	6,510.15	9,651.02	4,890.87	5,715.14	5,069.68	2,635.93
Total	\$ 883,142.64	\$1,009,615.80	\$1,020,296.01	\$ 953,643.50	\$ 966,575.86	\$1,008,563.64

Examined Nov. 9, 1911; Oct. 28, 1912.

Stockholders—F. F. Costello, O. H. Shoup, E. J. Eaton, S. J. Tiles, E. W. Giddings, F. P. Evans, S. D. McCracken, John Cuw,
 Wm. Strachan, N. S. Gandy, T. C. Strachan, Mary C. M. Allister, Jessie Matheson, Laura F. Madden, Martha L. Reed,
 F. A. Gandy, E. C. Sharer, J. G. Dern, F. A. Vorhes.

Number 22, TRUST COMPANY.

THE COLORADO TITLE AND TRUST COMPANY, COLORADO SPRINGS, COLORADO.

J. Arthur Connell, President; Horace G. Lunt, Eugene P. Shove, Leonard E. Curtis, Wilfrid M. Hager, George A. Fowler, Vice-Presidents; William R. Waterton, Secretary; George F. Nolte, Treasurer.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 944,665.66	\$ 905,446.09	\$ 889,694.55	\$ 879,576.10	\$ 940,279.91	\$1,053,439.79
Loans and discounts (unsecured).....	155,776.95	109,589.24	156,510.41	137,569.12	136,569.67	167,429.76
Overdrafts	2,353.17	6,063.03	4,851.51	3,275.08	2,940.27	3,027.81
Bonds to secure postal savings.....	.....	.....	.....	12,871.50	12,871.50	12,871.50
Bonds, stocks and securities.....	154,924.55	156,456.59	159,793.98	155,345.51	181,032.22	141,516.88
Due from banks and bankers.....	402,825.48	571,529.86	572,569.29	532,839.51	432,959.00	369,451.69
Checks and cash items.....	6,557.07	3,846.16	4,281.70	16,782.73	8,906.76	7,065.24
Currency	20,578.00	16,131.00	23,458.00	20,702.00	22,746.00	22,557.00
Gold	2,292.59	1,685.00	1,460.60	1,520.00	2,075.00	1,107.60
Silver and fractional coin.....	3,400.90	3,029.51	1,929.87	1,071.19	3,273.07	2,581.51
Total	\$1,713,374.28	\$1,773,782.48	\$1,824,549.31	\$1,761,612.74	\$1,713,593.40	\$1,781,651.71

LIABILITIES.

Capital stock paid in.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net.....	26,312.59	28,599.82	50,444.53	45,459.91	55,625.32	68,279.56
Time certificates of deposit.....	9,256.90	15,773.47	13,379.16	13,379.16	13,378.50	11,587.77
Savings accounts	339,308.56	348,970.87	393,207.43	350,312.25	372,029.12	381,400.36
Postal savings deposits.....	.....	.....	.....	4,510.63	4,967.44	6,707.00

Trust funds	116,822.62	277,779.97	302,185.96	177,989.99	86,196.93	182,827.19
Dividends unpaid	5,331.92	12,000.00	55.05	191.97	60.00	188.50
Individual deposits	792,100.08	661,045.70	668,884.00	746,244.75	767,891.83	736,281.03
Due to banks and bankers	56,208.23	60,319.76	56,116.36	48,499.08	53,394.58	28,980.06
Demand certificates of deposit	1,100.00	1,100.00	1,000.00	1,000.00	1,000.00	1,200.00
Certified checks .....	.....	800.00	350.00	5,121.76	5,835.80	.....
Cashiers' checks	9,966.54	7,200.52	8,155.94	9,454.29	22,079.77	4,981.87
Reserved for taxes	6,966.84	6,340.84	6,292.36	8,292.36	6,936.11	3,544.15
Reserved for interest .....	.....	3,851.53	4,418.52	1,156.59	4,198.00	5,674.28
Total	\$1,713,374.28	\$1,773,782.48	\$1,824,549.31	\$1,761,612.74	\$1,743,593.40	\$1,781,651.71

Examined Nov. 7, 1911; Dec. 7, 1912.

Stockholders—Edward B. Adams, William A. Anderson, Dr. W. A. Bell, William P. Bonbright & Company, G. B. Bosworth, Miss Ellen T. Brinley, Franklin E. Brooks, Sarah C. Brooks, James F. Burns, Miss Jane Burns, J. A. Barton, Miss Kate Burns, Dan D. Casement, J. Arthur Connell, J. Arthur Connell, Trustee; W. J. Chinn, A. E. Carlton, J. W. Creveling, Leonard E. Curtis, Dunbar Carpenter, James I. Cowan, Clarence Carpenter, Richard Clough, H. Livingston Center, R. P. Davie, D. S. Dodge, Clarence P. Dodge, Arthur L. Drummond, W. E. Doner, J. M. Diven, Augusta B. Evans, George F. Fry, George A. Fowler, Charles T. Fertig, Raynor M. Gardiner, Mrs. Elizabeth Cass Goddard, Henry C. Hall, Hannah M. Hebard, Francis J. Hobbs, Harriet R. Hobbs, Henry Hine, J. A. Hayes, Alanson S. Hall, Wilfrid M. Hager, Richard Howe, Sidford F. Hamp, H. W. Hoagland, George M. Irwin, H. G. Lunt, M. J. Mandelbaum, Mrs. Caroline C. Marks, C. M. MacNeill, F. M. McMahon, George W. McMahon, George E. Nolte, Arnold Nydegger, William A. Odie, Allen S. Page, Leigh Page, Mrs. Nina Lee Page, Pomeroy Investment Company, The; Spencer Penrose, Dr. C. B. Penrose, R. A. F. Penrose, William M. Randol, E. P. Shove, Philip B. Stewart, Mrs. Mary W. Shallenberger, William F. Slocum, Mrs. Lella F. Shields, William C. Sturgis, Mary G. Slocum, Mrs. Lida M. Touzalin, Josephine T. Tutt, Charlotte M. Touzaline, C. V. Turner, F. M. P. Taylor, Walter W. Udick, Mrs. Helen E. Waterman, W. R. Waterton, E. D. Wetmore, Butler Williamson, W. R. Waterton, Trustee.

BANK OF CRAIG, CRAIG, COLORADO.

Floyd M. Pleasant, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 7, 1911	Feb. 10, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 25,646.38	\$ 23,894.58	\$ 26,471.72	\$ 31,279.52	\$ 32,163.88	\$ 32,298.50
Loans and discounts (unsecured).....	56,374.94	(8,768.32)	76,965.57	70,400.04	80,598.47	63,523.53
Overdrafts	182.39	33.80	29.45	19.09	1.21	85.61
Bonds to secure postal savings.....	.....	.....	.....	2,000.00	.....	.....
Bonds, stocks and securities.....	22,983.53	21,983.53	708.03	8,656.84	7,809.22	7,707.77
Furniture and fixtures.....	1,244.75	1,244.75	1,161.75	1,113.55	1,093.55	1,010.50
Due from banks and bankers.....	53,546.41	36,537.98	66,186.88	45,479.89	40,045.53	69,689.43
Checks and cash items.....	166.35	501.96	235.10	251.38	390.72	115.40
Currency	2,006.00	1,832.00	2,956.00	2,621.00	2,165.00	2,218.00
Gold	180.00	90.00	110.00	210.00	75.00	360.00
Silver and fractional coin.....	990.94	1,014.96	979.22	1,095.59	1,256.79	869.88
Total	\$ 163,092.68	\$ 155,991.88	\$ 175,803.73	\$ 163,136.90	\$ 165,000.40	\$ 177,878.67

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....	2,423.54	1,459.37	1,281.18	502.68	1,215.44	1,150.32
Time certificates of deposit.....	60,329.30	67,964.26	63,878.67	72,916.10	69,441.86	81,539.81
Postal savings deposits.....	.....	.....	.....	523.30	.....	.....
Individual deposits.....	85,706.06	75,222.42	97,211.38	76,067.26	81,413.96	82,052.94
Due to banks and bankers.....	3,428.67	.....	.....	101.56	323.11	.....
Cashiers' checks.....	205.11	215.83	402.50	26.00	206.00	135.60
Total	\$ 163,092.68	\$ 155,991.88	\$ 175,803.73	\$ 163,136.90	\$ 165,000.40	\$ 177,878.67

Examined July 10, 1911; July 19, 1912.

Owners—Mrs. J. C. Davis, R. H. Davis, E. E. Capers, B. B. Hugus, L. B. Hugus, A. E. Carroll, A. O. Carroll, V. B. Caldwell, N. H. Caldwell, E. S. Beall, C. A. Seymour, A. C. Moulton, R. R. Horth, F. B. Rusk, C. W. Brodt, J. E. Osborne, A. M. Seymour, L. H. Spilker, J. H. Withers, J. A. Rendle, I. J. Rendle, C. A. Booth, J. D. Reeder, J. W. Rigby, W. R. Greene, A. P. Wood, W. D. Simms, H. E. Monson, G. S. Likes, H. W. Hansen, J. E. Hobbs, F. Kelly, D. W. France, N. L. France, A. B. McWilliams, T. E. Lewis, C. E. Baird, C. Shaw, W. W. Daley, William Daley, M. Greenfield, R. Barber, F. L. Alphin, F. Benson.

CITIZENS BANK, CRAIG, CRAIG, COLORADO.

C. A. Van Dorn, President; C. S. Merrill, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 15,834.72	\$ 21,525.50	\$ 25,972.50	\$ 25,472.87	\$ 26,486.15	\$ 25,571.44
Loans and discounts (unsecured).....	26,286.10	24,750.80	26,447.20	24,169.42	24,874.22	28,688.65
Overdrafts	218.54	38.66	5.86	176.33	166.71	108.98
Bonds to secure postal savings.....				2,000.00	2,000.00	2,000.00
Bonds, stocks and securities.....	1,465.91	1,041.15	2,115.96	1,386.05	1,079.45	355.80
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	1,790.00	1,700.00	1,700.00
Other real estate.....						339.80
Due from banks and bankers.....	6,707.80	6,385.39	8,427.74	4,131.27	8,281.43	8,603.79
Checks and cash items.....	10.00	28.27	277.40	180.18	9.00	642.50
Currency	1,382.00	1,274.00	774.00	1,727.00	968.00	730.00
Gold	35.00	370.00	640.00	280.00	535.00	850.00
Silver and fractional coin.....	671.77	477.90	750.42	773.28	392.50	689.34
Other resources.....			200.00	200.00	200.00	200.00
Total	\$ 54,311.84	\$ 57,591.67	\$ 67,311.08	\$ 62,196.40	\$ 66,692.55	\$ 70,480.30

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	578.36	929.43	796.83	1,144.99	265.71	1,016.80
Bills payable.....		3,000.00	3,000.00	5,000.00	2,500.00	
Time certificates of deposit.....	10,477.02	10,943.15	20,853.64	20,288.46	20,457.50	17,440.66
Postal savings.....				515.30	751.40	461.18
Individual deposits.....	29,820.48	30,723.99	31,458.30	24,141.55	31,943.75	39,154.69
Demand certificates of deposit.....	1,900.00	950.00	150.00	450.00		
Certified checks.....	3.50		250.00			
Cashiers' checks.....	1,302.48	1,045.10	592.31	656.10	771.10	2,406.97
Other liabilities.....	30.00					
Total	\$ 54,311.84	\$ 57,591.67	\$ 67,311.08	\$ 62,196.40	\$ 66,692.55	\$ 70,480.30

Examined July 10, 1911; July 19, 1912.

Stockholders—C. A. Van Dorn, C. S. Merrill, M. S. Merrill, M. M. Van Dorn, P. A. Van Dorn, W. F. Teagarden, William Boyd, Mrs. A. S. Robinson, Thomas H. Rogers.

Number 194, STATE BANK.

CRAWFORD STATE BANK, CRAWFORD, COLORADO.

Sam B. Hartman, President; D. W. McIntyre, Vice-President; E. A. Browne, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....		\$ 11,689.90	\$ 5,669.75	\$ 5,445.20	\$ 8,164.00	\$ 8,689.90
Loans and discounts (unsecured).....	\$ 19,430.87	23,365.70	32,510.92	29,015.71	23,354.62	26,720.26
Overdrafts	476.59	354.36	217.95	255.27	449.64	345.45
Bonds, stocks and securities.....	893.95	1,486.78	2,406.72	3,719.84	4,155.04	2,789.97
Furniture and fixtures.....	1,221.50	1,238.00	1,238.00	1,250.00	1,250.00	1,250.00
Banking house	459.75	459.75	459.75	459.75	459.75	1,850.00
Due from banks and bankers.....	4,201.26	8,563.43	17,935.84	4,014.41	3,859.24	12,666.72
Checks and cash items.....	41.65	457.60	146.91	102.65	100.00	228.00
Currency	718.00	736.00	1,198.00	1,636.00	1,449.00	786.00
Gold	167.50	457.50	842.50	567.50	612.50	402.50
Silver and fractional coin.....	273.86	260.23	216.92	408.15	254.51	408.74
Total	\$ 27,484.93	\$ 49,069.25	\$ 62,843.26	\$ 46,874.48	\$ 44,108.30	\$ 56,197.54

LIABILITIES.

Capital stock paid in.....	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund			100.00	700.00	700.00	1,100.00
Undivided profits, net.....	230.51	968.66	1,166.19	457.47	893.96	919.53
Bills payable	2,000.00			5,000.00	4,000.00	
Time certificates of deposit.....	2,310.00	14,841.00	14,639.40	5,256.00	3,622.15	2,500.20
Savings accounts		251.06	601.59	776.11	796.15	809.52
Individual deposits	17,048.64	27,181.40	34,438.28	24,532.75	24,058.49	39,300.64
Cashiers' checks	825.78	827.53	1,397.80	152.15	37.55	1,459.65
Total	\$ 27,484.93	\$ 49,069.25	\$ 62,843.26	\$ 46,874.48	\$ 44,108.30	\$ 56,197.54

Examined June 6, 1911; June 23, 1912.

Stockholders—Sam B. Hartman, D. W. McIntyre, W. L. Savage, E. A. Browne, W. C. Browne, Artie McIntyre, G. M. Smith,
George E. Ricker.

TOMKINS BROTHERS, BANKERS, GREEDE, COLORADO.

Wallace I. Leary, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 3,587.00	\$ 2,742.00	\$ 4,500.00	\$ 3,000.00	\$ 6,258.33	\$ 9,583.33
Loans and discounts (unsecured).....	34,245.68	38,264.07	29,987.78	31,512.37	30,410.62	38,791.55
Overdrafts	2,398.35	1,599.66	1,130.47	1,500.00	3,610.80	10,754.83
Bonds, stocks and securities.....	252.65	252.65	.....	2,231.53	2,902.73	12,502.73
Furniture and fixtures.....	895.00	895.00	895.00	895.00	895.00	895.00
Due from banks and bankers.....	43,601.58	43,048.28	33,451.90	25,190.33	24,123.78	19,087.44
Checks and cash items.....	2,190.32	392.10	625.04	340.87	395.69	395.55
Currency	4,000.00	5,000.00	4,000.00	5,000.00	4,500.00	7,000.00
Gold	2,500.00	3,000.00	400.00	100.00	1,000.00	600.00
Silver and fractional coin.....	840.29	1,077.97	359.38	740.75	609.67	1,060.01
Total	\$ 94,510.87	\$ 96,272.73	\$ 75,349.57	\$ 70,510.85	\$ 74,706.62	\$ 100,671.44

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	13.98	369.42	994.72	773.00	841.21	2,270.40
Individual deposits	74,148.28	75,222.47	51,292.30	45,802.14	50,688.86	74,122.87
Demand certificates of deposit.....	10,348.61	10,680.84	13,152.55	13,935.71	13,176.55	14,278.17
Total	\$ 94,510.87	\$ 96,272.73	\$ 75,349.57	\$ 70,510.85	\$ 74,706.62	\$ 100,671.44

Examined Nov. 22, 1911; Oct. 12, 1912.

Owners—H. H. Tomkins, L. H. Tomkins, Wallace I. Leary, C. H. Webber.

BANK OF CRESTED BUTTE, CRESTED BUTTE, COLORADO.

J. W. Rockefeller, President; C. J. Diel, Vice-President; C. L. Ross, Cashier; G. V. Benson, Assistant Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 21,778.00	\$ 23,596.84	\$ 25,972.00	\$ 26,460.67	\$ 44,353.50	\$ 44,963.60
Loans and discounts (unsecured).....	24,435.75	24,718.66	16,035.44	11,431.97	12,001.89	18,067.99
Overdrafts	572.66	224.94	76.18	.....	29.10	35.42
Bonds to secure postal savings.....	.....	.....	.....	1,016.53	2,000.00	2,000.00
Bonds, stocks and securities.....	.....	.....	1,613.25	3,166.80	2,056.30	6,452.65
Premium on bonds.....	.....	.....	.....	.....	33.61	.....
Furniture and fixtures.....	1,000.00	1,000.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Due from banks and bankers.....	49,760.78	43,076.92	65,136.84	50,212.95	37,128.91	42,891.65
Checks and cash items.....	2,514.21	3,825.00	510.00	491.82	3,898.62	927.84
Currency	10,380.00	6,227.00	5,765.00	3,360.00	1,127.00	1,116.00
Gold	3,000.00	4,000.00	4,870.00	7,845.00	5,980.00	3,850.00
Silver and fractional coin.....	1,378.70	511.40	1,144.33	1,431.51	455.65	330.86
Total	\$ 118,820.10	\$ 111,190.76	\$ 126,623.64	\$ 110,947.25	\$ 115,164.58	\$ 126,135.42

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	3,000.00	3,000.00	3,750.00	5,000.00	5,000.00	6,000.00
Undivided profits, net.....	1,441.30	2,555.55	2,381.73	1,504.04	2,008.64	1,841.71
Time certificates of deposit.....	40,426.47	38,659.59	33,659.54	38,415.81	42,801.49	46,813.61
Postal savings deposits.....	.....	.....	.....	.....	703.00	808.43
Individual deposits	54,362.96	46,886.25	62,230.82	41,222.55	43,851.71	45,861.90
Demand certificates of deposit.....	4,589.37	5,089.37	9,601.55	9,804.55	5,736.74	9,806.74
Total	\$ 118,820.10	\$ 111,190.76	\$ 126,623.64	\$ 110,947.25	\$ 115,164.58	\$ 126,135.42

Examined Oct. 25, 1911; Aug. 25, 1912.

Stockholders—J. W. Rockefeller, C. J. Diel, C. L. Ross, Tim Dowling, M. I. Roth, S. C. Robinson, Martin Versuh, W. H. Whalen.

THE CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, COLORADO.

John T. Milliken, President; H. McGarry, Vice-President; J. B. Sibley, Cashier; Thornton Brown, Assistant Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 97,094.35	\$ 148,472.48	\$ 127,332.56	\$ 156,559.55	\$ 165,319.05	\$ 212,586.86
Loans and discounts (unsecured).....	231,309.65	171,107.71	189,491.65	239,127.91	235,431.49	191,204.88
Overdrafts	19,520.96	17,500.89	7,199.98	3,017.10	7,789.39	173.89
Bonds, stocks and securities.....	17,135.85	11,905.32	14,355.89	31,779.68	53,091.63	83,842.51
Furniture and fixtures.....	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other real estate.....	.....	.....	2,966.82	10,411.21	10,483.71	6,078.51
Due from banks and bankers.....	96,658.06	14,330.31	225,300.31	285,410.83	155,456.89	37,737.95
Checks and cash items.....	4,308.46	9,453.14	32,945.66	5,559.16	2,072.41	728.21
Currency	41,637.00	89,020.00	35,030.00	39,505.00	26,421.00	42,739.00
Gold	14,295.00	36,185.00	22,112.50	16,107.50	12,345.00	26,485.00
Silver and fractional coin.....	6,130.28	2,835.57	5,630.91	5,127.35	4,324.91	3,098.22
Total	\$ 534,147.21	\$ 506,872.05	\$ 668,666.28	\$ 792,265.95	\$ 678,736.61	\$ 816,281.26

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	13,537.38	1,789.52	6,582.12	8,428.69	12,059.10	18,858.71
Time certificates of deposit.....	99,213.33	125,209.57	137,836.72	138,037.81	144,372.23	162,301.79
Individual deposits	337,096.40	256,732.74	445,429.12	563,098.41	419,951.38	561,377.38
Due to banks and bankers.....	.....	45,838.31	.....	.....	14,191.91	.....
Demand certificates of deposit.....	28,453.83	22,163.14	22,718.15	26,300.70	32,968.47	15,051.42
Certified checks	250.00	.....	.....	.....	79.18	.....
Cashiers' checks	96.27	48.77	1,069.87	565.00	114.37	691.96
Other liabilities .....	.....	.....	.....	25.31	.....	.....
Total	\$ 534,147.21	\$ 506,872.05	\$ 668,666.28	\$ 792,265.95	\$ 678,736.61	\$ 816,281.26

Total

Examined May 17, 1911; Aug. 21, 1911; Dec. 8, 1911; June 13, 1912; Sept. 19, 1912.

Stockholders—John T. Milliken, Perkins, Morton and Company, H. McGarry, B. F. Smith, F. C. Logan, Thornton Brown.

BIENNIAL REPORT

BANK OF CROOK, CROOK, COLORADO.

Leon S. Loizeaux, President; E. V. Koons, Vice-President; E. L. Stickney, Cashier; H. G. Loizeaux, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 5,421.90	\$ 9,621.65	\$ 8,809.55	\$ 9,065.40	\$ 11,399.20	\$ 10,223.88
Loans and discounts (unsecured).....	13,338.63	6,689.71	9,121.12	10,001.26	10,739.18	10,281.25
Overdrafts	311.80	355.98	703.70	648.50	13.92	46.60
Bonds, stocks and securities.....	423.60	706.88	2,580.62	3,670.88	3,147.71	3,901.53
Furniture and fixtures.....	431.46	456.46	472.46	472.46	1,488.46	1,488.46
Due from banks and bankers.....	6,696.19	4,893.44	3,465.37	.....	2,259.15	15,886.81
Checks and cash items.....	6.00	1.00	10.00	926.30	65.20	128.11
Currency	335.00	200.00	331.00	533.00	517.00	276.00
Gold	10.00	125.00	35.00	25.00	135.00	105.00
Silver and fractional coin.....	294.41	239.85	370.15	211.25	459.80	315.64
Expense account	33.59	.....	.....	.....	.....	.....
Total	\$ 27,332.58	\$ 23,349.97	\$ 25,898.97	\$ 25,554.05	\$ 30,224.62	\$ 42,662.31

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	636.00	636.00	636.00	636.00	636.00	1,500.00
Undivided profits, net.....	.....	294.65	388.24	563.83	925.29	367.17
Bills payable	1,500.00	.....	.....	.....	.....	.....
Notes rediscounted .....	.....	.....	1,975.00	2,975.00	7,010.61	4,755.31
Time certificates of deposit.....	1,877.50	1,535.80	1,727.80	1,852.80	2,212.80	2,796.00
Individual deposits	13,319.08	10,893.52	11,153.68	9,310.69	9,388.62	23,003.52
Due to banks and bankers.....	.....	.....	.....	185.73	.....	.....
Demand certificates of deposit.....	.....	50.00	18.25	.....	51.30	240.31
Total	\$ 27,332.58	\$ 23,349.97	\$ 25,898.97	\$ 25,554.05	\$ 30,224.62	\$ 42,662.31

Examined Oct. 19, 1911; Oct. 21, 1912.

Stockholders—Leon S. Loizeaux, E. V. Koons, M. C. Sharp, H. C. Kinney, William Miller, C. W. Elliott, E. L. Stickney.

BANK OF DE BEQUE, DE BEQUE, COLORADO.

George D. McKay, President; S. G. McMullin, Vice-President; Frank P. Tanner, Cashier; H. A. Quigley, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 2,275.00	\$ 4,622.50	\$ 4,449.95	\$ 4,745.63	\$ 6,646.93	\$ 9,021.58
Loans and discounts (unsecured).....	11,428.25	17,704.69	17,876.19	16,911.41	20,739.54	19,023.42
Overdrafts	92.10	669.50	386.53	1,529.00	576.94	184.95
Furniture and fixtures.....	547.60	597.60	597.60	637.00	637.60	547.60
Due from banks and bankers.....	8,180.10	11,923.80	17,558.70	6,735.04	4,003.76	18,555.50
Checks and cash items.....	227.70	155.90	632.68	875.09	104.47	351.56
Currency	1,275.00	1,660.00	2,372.00	2,259.00	1,477.00	1,448.00
Gold	60.00	55.00	55.00	65.00	455.00	283.75
Silver and fractional coin.....	228.88	312.01	572.92	465.59	157.67	69.01
Total	\$ 24,314.63	\$ 37,701.00	\$ 44,501.57	\$ 34,223.36	\$ 34,789.91	\$ 49,485.37

LIABILITIES.

Capital stock paid in.....	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	113.24	181.18	585.75	790.07	1,025.80	757.31
Time certificates of deposit.....	152.02	454.08	1,556.61	1,615.91	1,920.80	4,529.36
Individual deposits	16,882.19	25,832.74	31,692.21	21,312.38	21,008.88	33,580.70
Due to banks and bankers.....	1,628.68	.....	.....	.....	171.43	.....
Demand certificates of deposit.....	538.50	1,233.00	657.00	505.00	663.00	618.00
Total	\$ 24,314.63	\$ 37,701.00	\$ 44,501.57	\$ 34,223.36	\$ 34,789.91	\$ 49,485.37

Examined Feb. 11, 1911; March 22, 1912.

Stockholders—George D. McKay, S. G. McMullin, Frank P. Tanner.

Number 185, STATE BANK,

DEER TRAIL STATE BANK, DEER TRAIL, COLORADO.

S. Guy Morrow, President; A. M. Sniff, Vice-President; R. C. Tilton, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 16,718.44	\$ 17,919.94	\$ 13,302.98	\$ 15,754.65	\$ 12,941.23	\$ 17,151.76
Loans and discounts (unsecured).....	4,707.05	7,193.18	7,161.33	7,815.96	8,963.16	9,612.62
Overdrafts	568.61	102.45	32.83	57.30	9.51	60.89
Bonds to secure postal savings.....	.....	.....	.....	.....	560.00	514.66
Furniture and fixtures.....	2,422.13	2,492.13	2,492.13	2,492.13	2,492.98	2,503.68
Banking house	2,733.71	2,733.71	2,614.96	2,614.96	2,650.96	2,650.96
Other real estate.....	.....	.....	.....	.....	81.30	81.30
Due from banks and bankers.....	3,832.12	5,665.16	6,753.91	1,983.47	820.75	8,982.17
Checks and cash items.....	1.00	105.05	399.00	85.24	63.77	33.90
Currency	6,014.00	1,367.01	2,534.00	600.00	1,507.00	4,675.00
Gold	1,140.00	1,340.00	470.00	375.00	865.00	140.00
Silver and fractional coin.....	356.89	294.62	753.27	241.78	555.58	621.22
Expense account .....	.....	327.41	.....	.....	276.75	.....
Total	\$ 38,493.95	\$ 38,931.25	\$ 36,563.44	\$ 32,020.49	\$ 31,727.99	\$ 47,038.16

LIABILITIES.

Capital stock paid in.....	\$ 7,500.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	177.77	.....	223.06	108.99	.....	379.11
Time certificates of deposit.....	6,253.51	1,118.07	1,229.90	581.10	1,015.30	450.05
Postal savings deposits.....	.....	.....	.....	.....	.....	10.00
Individual deposits	24,512.67	22,813.18	20,110.48	16,270.40	15,712.69	31,189.00
Demand certificates of deposit.....	50.00	.....	.....	.....	.....	.....
Total	\$ 38,493.95	\$ 33,931.25	\$ 36,563.44	\$ 32,020.49	\$ 31,727.99	\$ 47,038.16

Examined Feb. 21, 1911; March 5, 1912; Dec. 2, 1912.

Stockholders—Robert McElhose, Wm. H. Davis, F. R. Lilyard, George Telfer, W. K. Smith, A. M. Sniff, S. Guy Morrow, James A. Scott, Louis Callahan, Richard Brackenburg, Ruth E. Burton, R. C. Tilton.

THE BANK OF DEL NORTE, DEL NORTE, COLORADO.

John McFadzean, President; J. M. Stone, Vice-President; L. E. Stone, Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 10,943.33	\$ 10,228.30	\$ 15,653.72	\$ 12,024.13	\$ 10,807.61	\$ 9,294.32
Loans and discounts (unsecured).....	42,009.61	43,712.62	31,285.50	46,033.90	45,312.57	48,252.27
Overdrafts	442.69	269.51	1,149.46	1,565.21	448.78	753.99
Bonds to secure postal savings.....	.....	.....	.....	.....	.....	3,000.00
Bonds, stocks and securities.....	26,205.49	25,942.60	21,696.62	21,970.61	22,033.46	22,498.08
Furniture and fixtures.....	1,600.00	1,973.00	1,975.00	1,800.00	1,800.00	1,700.00
Due from banks and bankers.....	8,693.15	7,705.03	40,805.98	12,386.22	12,526.18	12,044.43
Checks and cash items.....	612.73	121.92	69.10	61.58	.....	185.70
Currency	2,176.00	2,586.00	3,720.00	3,670.00	2,235.00	5,118.00
Gold	30.00	675.00	510.00	800.00	895.00	1,050.00
Silver and fractional coin.....	1,566.82	1,825.92	1,508.20	1,375.82	1,223.01	826.81
Total	\$ 91,309.82	\$ 95,372.50	\$ 117,873.88	\$ 102,290.53	\$ 97,314.92	\$ 104,803.60

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	1,500.00	1,700.00	1,700.00	2,000.00
Undivided profits, net.....	2,517.75	1,136.63	335.61	374.60	673.72	963.94
Bills payable .....	.....	.....	.....	8,000.00	6,000.00	3,000.00
Time certificates of deposit.....	26,527.63	28,699.52	26,549.91	27,017.25	28,129.43	26,627.15
Savings accounts .....	.....	.....	91.61	123.76	134.05	157.57
Postal savings deposits.....	.....	.....	.....	.....	.....	1,358.04
Individual deposits	53,929.01	53,201.75	77,419.75	51,867.92	48,707.22	56,696.90
Due to banks and bankers.....	.....	.....	.....	2,000.00	1,000.00	4,000.00
Demand certificates of deposit.....	1,436.00	2,344.60	1,577.60	1,207.00	1,000.00	.....
Total	\$ 94,309.82	\$ 95,372.50	\$ 117,873.88	\$ 102,290.53	\$ 97,314.92	\$ 104,803.60

Examined Nov. 21, 1911; Oct. 11, 1912.

Stockholders—John McFadzean, J. M. Stone, L. E. Stone, Asa F. Middaugh.

THE RIO GRANDE STATE BANK, DEL NORTE, COLORADO.

Adam J. Weiss, President; Marx Lorig, Vice-President; William S. Johnson, Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 17,745.02	\$ 22,001.35	\$ 21,111.26	\$ 22,191.33	\$ 35,345.80	\$ 40,602.77
Loans and discounts (unsecured).....	30,413.10	30,403.78	28,375.67	33,639.77	26,469.52	43,861.88
Overdrafts	166.30	400.35	713.83	547.63	756.83	1,447.67
Bonds to secure postal savings.....	.....	.....	.....	8,000.00	13,000.00	13,000.00
Furniture and fixtures.....	1,800.00	1,886.50	1,886.50	1,742.85	1,742.85	1,742.85
Due from banks and bankers.....	8,486.76	7,021.09	27,252.65	26,008.19	18,036.91	19,512.19
Checks and cash items.....	1,464.75	350.15	541.32	413.63	1,769.58	414.75
Currency	5,738.00	4,031.00	4,214.00	5,498.00	3,745.00	5,331.00
Gold	80.00	345.00	240.00	385.00	55.00	330.00
Silver and fractional coin.....	246.49	469.18	961.11	681.09	754.50	313.11
Total	\$ 74,840.42	\$ 67,868.40	\$ 85,326.34	\$ 99,168.09	\$ 101,675.99	\$ 126,606.22

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	3,026.61	3,095.72	4,185.22	5,432.56	5,222.63	6,519.45
Bonds borrowed .....	.....	.....	.....	8,000.00	13,000.00	13,000.00
Time certificates of deposit.....	4,114.21	3,276.20	9,031.06	7,920.29	6,817.60	11,062.56
Postal savings deposits.....	.....	.....	.....	7,141.53	8,162.31	9,905.66
Individual deposits	52,574.60	46,496.48	57,097.56	55,526.33	53,473.45	69,505.59
Cashiers' checks	125.00	.....	12.50	147.38	.....	1,612.96
Total	\$ 74,840.42	\$ 67,868.40	\$ 85,326.34	\$ 99,168.09	\$ 101,675.99	\$ 126,606.22

Examined Nov. 21, 1911; Oct. 11, 1912.

Stockholders—Adam J. Weiss, John N. Moser, George C. Widman, L. L. Chastain, J. H. Weiss, D. E. Kendall, Charles E. Scott.

W. S. Johnson, Albert J. August, Irving Weil, Nina B. Weiss, Marx Lorig, Mrs. Marx Lorig, Henrietta Frank.

NO. 119, STATE BANK.

COLORADO STATE BANK, DELTA, COLORADO.

L. M. Conklin, President; L. R. Wigram, Vice-President; J. W. Land Jeffers, Cashier; Charles E. Parker, Assistant Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 11, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 32,608.22	\$ 21,107.08	\$ 20,281.12	\$ 21,818.22	\$ 24,105.56	\$ 20,844.24
Loans and discounts (unsecured).....	24,325.06	31,982.26	29,171.46	30,307.58	27,398.75	37,065.94
Overdrafts	693.47	986.28	491.46	723.28	522.06	218.00
Bonds, stocks and securities.....	2,281.24	2,247.40	827.73	2,199.08	2,529.55	2,010.08
Furniture and fixtures.....	3,683.94	3,667.94	3,667.94	3,667.94	3,667.94	3,512.94
Due from banks and bankers.....	11,737.17	3,242.55	15,121.50	15,010.23	21,759.91	24,005.01
Checks and cash items.....	270.46	280.17	1,410.20	172.35	89.95	4,543.73
Currency	1,761.00	2,330.00	3,290.00	2,436.00	3,183.00	4,430.00
Gold	430.00	365.00	192.50	310.00	762.50	20.00
Silver and fractional coin.....	639.36	662.46	554.46	556.96	407.45	1,461.03
Total	\$ 78,459.92	\$ 66,871.61	\$ 75,631.37	\$ 77,702.24	\$ 84,426.37	\$ 98,140.97

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	539.88	1,509.43	1,408.60	1,702.36	1,965.23	2,606.98
Time certificates of deposit.....	6,665.95	6,734.95	7,751.43	8,062.83	11,654.63	11,601.18
Individual deposits	40,774.71	28,019.28	34,727.39	36,299.91	39,413.68	47,791.49
Due to banks and bankers.....	288.88	607.98	701.55	1,085.38	722.43	3,013.61
Demand certificates of deposit.....	.....	.....	123.70	.....	.....	1,582.71
Certified checks .....	.....	.....	.....	40.00	.....	.....
Cashiers' checks	190.50	.....	15.70	491.73	670.70	1,542.00
Total	\$ 78,459.92	\$ 66,871.61	\$ 75,631.37	\$ 77,702.24	\$ 84,426.37	\$ 98,140.97

Examined Feb. 9, 1911; Mar. 27, 1912.

Stockholders—G. S. Conklin, L. M. Conklin, E. A. Fairbank, Millard Fairbank, S. L. Fairbank, J. E. Gallup, Harry Hayward, L. Hunt, J. W. Jeffers, Frank Kappe, R. S. Kelso, A. E. Miller, C. E. Parker, A. C. Remington, B. P. Smith, L. W. Switzer, L. R. Wigram, J. A. Whiting, A. H. Stockman, W. B. Stockham, I. Hunter.

NO. 29, STATE BANK.

THE BROADWAY BANK, DENVER, COLORADO.

R. A. Handy, President; Calvin Fleming, Vice-President; E. R. Tibbals, Cashier; C. M. Hamilton, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911
Loans and discounts (secured).....	\$ 91,918.31
Loans and discounts (unsecured).....	74,454.54
Overdrafts	329.39
Bonds, stocks and securities.....	250.00
Furniture and fixtures.....	4,016.25
Banking house.....	20,000.00
Other real estate.....	.....
Due from banks and bankers.....	62,892.71
Checks and cash items.....	6,680.63
Currency	8,325.00
Gold	2,050.00
Silver and fractional coin.....	1,712.30
Other resources	19.82

Total\$ 273,559.95

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00
Undivided profits, net.....	11,577.19
Time certificates of deposit.....	13,032.08
Savings accounts	37,773.47
Dividends unpaid	288.00
Individual deposits	155,419.20
Demand certificates of deposit.....	3,590.16
Certified checks	88.50
Cashiers' checks	1,740.35
Other liabilities .....	.....

Total\$ 273,559.95

Examined Oct. 6, 1911; Aug. 7, 1912.

Stockholders—J. E. Fleming, C. Fleming, R. A. Handy, E. R. Tibbals, C. M. Hamilton, J. R. Elliott, S. B. Buckley,
 E. C. Ellett, Ella D. Cool, M. B. Skinner, G. Jones, H. K. Mabrey, S. Tibbals, O. H. Leach, Elizabeth Leach, O. H. Kelsey,
 Heldbrak Bros., G. C. Hunter.

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 84,935.29	\$ 107,660.95	\$ 104,514.39	\$ 92,529.87	\$ 97,483.92
Loans and discounts (unsecured).....	72,807.87	65,076.81	53,810.53	56,774.65	55,651.88
Overdrafts	316.43	175.49	353.87	168.34	358.44
Bonds, stocks and securities.....	.....	250.00	250.00	250.00	556.25
Furniture and fixtures.....	4,010.00	4,010.50	3,963.00	3,940.00	3,900.00
Banking house.....	20,000.00	20,000.00	30,000.00	30,000.00	30,000.00
Other real estate.....	.....	807.00	816.71	536.71	1,695.55
Due from banks and bankers.....	63,535.15	57,110.05	49,274.05	59,372.00	49,840.00
Checks and cash items.....	2,724.27	3,173.94	2,411.73	1,161.12	2,335.85
Currency	8,353.80	8,550.00	12,247.00	12,589.00	8,025.00
Gold	2,050.00	1,750.00	1,180.00	430.00	1,610.00
Silver and fractional coin.....	2,415.35	1,953.70	990.99	689.30	2,102.30
Other resources .....	.....	.....	.....	.....	.....
Total	\$ 261,148.16	\$ 270,818.44	\$ 259,792.18	\$ 258,440.99	\$ 253,619.79
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	12,616.54	12,223.22	11,692.72	13,072.89	13,552.26
Time certificates of deposit.....	11,430.27	15,166.69	15,396.24	11,760.17	10,414.63
Savings accounts	42,864.77	57,345.53	51,152.49	53,227.96	52,599.05
Dividends unpaid .....	.....	.....	.....	.....	.....
Individual deposits	139,680.36	130,727.90	126,888.79	127,191.46	114,570.96
Demand certificates of deposit.....	3,832.40	3,515.57	3,712.75	2,301.26	11,396.26
Certified checks	290.26	51.25	164.36	25.00	140.13
Cashiers' checks	382.47	1,785.28	874.83	932.25	976.50
Other liabilities	30.09	.....	.....	.....	.....
Total	\$ 261,148.16	\$ 270,818.44	\$ 259,792.18	\$ 258,440.99	\$ 253,619.79

NO. 241, STATE BANK.

THE CAPITOL HILL STATE BANK, DENVER, COLORADO.

R. P. Gholson, President; F. A. Austin, D. C. Bailey, Vice-Presidents; F. W. Birney, Cashier.

RESOURCES

	Nov. 26, 1912.
Loans and discounts (secured).....	\$ 22,795.00
Loans and discounts (unsecured).....	13,089.46
Other bonds, stocks and securities.....	906.77
Furniture and fixtures.....	1,398.66
Due from banks and bankers.....	6,402.91
Checks and cash items.....	341.91
Currency.....	594.00
Gold.....	47.50
Silver and fractional coin.....	196.17
Expense.....	54.96
Total.....	\$ 47,827.34

LIABILITIES.

Capital stock paid in.....	\$ 16,250.00
Surplus fund.....	1,625.00
Bills payable.....	5,000.00
Time certificates of deposit.....	384.75
Savings accounts.....	2,082.27
Individual deposits.....	22,038.67
Cashier's checks.....	446.65
Total.....	\$ 47,827.34

Examined Aug. 9, 1912.

Stockholders—H. Pooley, J. W. Burrows, W. H. Davis, F. L. Birney, E. H. Black, G. E. Hathiaway, J. R. Hopkins, Donald Harold, E. W. Hinchman, Lee Ramsey, B. M. Malone, F. C. Dreher, D. C. Bailey, F. A. Austin, Roy P. Gholson, George M. Gilbert, Ed. B. Willis, Thomas M. McAlloney, George R. Harris, R. D. Cooper, J. R. Strugnell, J. M. Johnston, D. Lutzker, John P. Packham, Morris Schayer, W. S. Barrack, D. C. Bailey, Jr., W. F. Roe, J. W. Hadley, Charles I. Bieser, R. M. Quigley, Stella M. Ward, George J. Charpiot, Walter P. Shaw, Sr., Laura W. Gholson, F. W. Birney, Maurice L. Smith, W. J. Walters, Julia Breckon.

Number 30, TRUST COMPANY.

THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER, COLORADO.

W. M. Marshall, President; B. F. Salzer, Vice-President; J. V. Cockins, Cashier; C. W. Warner, Assistant Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 907,424.79	\$1,005,181.97	\$ 999,761.79	\$1,006,316.89	\$1,109,816.38	\$1,588,989.07
Loans and discounts (unsecured).....	66.75	44.35	34.35	34.35	34.35	.....
Overdrafts .....	.....	.87	23.74	35.77	61.03	60.40
United States bonds.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Bonds, stocks and securities.....	873,334.74	941,902.07	880,416.35	931,789.41	863,819.86	741,994.24
Furniture and fixtures.....	19,525.67	33,946.00	69,357.83	55,931.11	58,835.14	58,948.09
Other real estate.....	57,285.72	57,155.72	53,600.72	45,403.72	52,208.03	51,908.03
Due from banks and bankers.....	698,943.64	590,643.66	678,216.32	683,366.20	839,237.76	745,653.51
Checks and cash items.....	1,730.14	5,222.71	12,114.28	7,020.43	20,711.84	57,935.14
Currency	21,775.00	32,918.00	25,482.55	22,833.00	39,751.00	46,364.00
Gold	2,290.00	14,207.50	16,201.00	19,434.50	18,055.00	21,840.00
Silver and fractional coin.....	1,360.87	3,896.63	3,264.84	4,239.60	6,146.03	5,042.50
Total	\$2,588,227.32	\$2,687,649.48	\$2,741,033.77	\$2,779,455.01	\$3,011,836.42	\$3,321,294.98

LIABILITIES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Capital stock paid in.....	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net.....	17,350.14	26,945.13	27,493.72	3,427.45	29,413.22	35,151.49
Time certificates of deposit.....	88,501.46	91,029.54	90,466.56	91,868.67	84,635.61	45,289.94
Savings accounts	2,186,465.99	2,092,889.43	2,135,712.05	2,159,431.77	2,251,890.86	2,332,230.10
Trust funds	97.40	112.60	112.60	112.60	112.60	550.08
Individual deposits .....	.....	150,676.97	191,651.49	215,796.68	298,661.16	449,963.24
Due to banks and bankers.....	.....	12,652.60	4,639.74	15,255.79	27,058.29	100,107.36
Demand certificates of deposit.....	.....	15,677.29	7,266.75	8,889.84	13,210.61	17,477.69
Certified checks .....	.....	112.15	1,008.61	853.38	820.86	6,096.61
Cashiers' checks	10,993.21	6,453.77	7,452.25	8,313.33	31,123.21	9,422.47
Reserved for interest.....	.....	16,000.00	.....	.....	.....	.....
Total	\$2,588,227.32	\$2,687,649.48	\$2,741,033.77	\$2,779,455.01	\$3,011,836.42	\$3,321,294.98

Examined June 28, 1911; Jan. 24, 1912; July 12, 1912.

Stockholders—David Brothers, B. F. Salzer, Mrs. C. I. Light, R. A. Cockins, J. V. Cockins, Ada Cockins, Margaret Cockins, Mary L. Minor, A. L. Kenyon, Sue M. Callahan, W. M. McDonough, F. R. Richardson, Clara L. Green, S. E. Howard, The Rock River Investment Company, Louise K. Salzer, John McDonald, W. H. Light, C. W. Warner, Mary G. Eddy, Fern Richardson, A. A. Moyer, Mrs. A. M. Read, H. M. Hubert, E. G. Richardson, Frank L. Richardson, George J. Richardson, Alice R. Deardorff, D. H. Staley, Richard F. Tobin, Wm. J. Tobin, May P. Willauer, Wesley Staley, J. M. Collins, Wm. E. Wilson.

Number 229, STATE BANK.

THE CITIZENS EXCHANGE BANK, DENVER, COLORADO.

Frederick C. Rantchler, President; John S. Settle, Jr., Vice-President; Gabriel Jones, Cashier.

RESOURCES.

	Nov. 26, 1912
Loans and discounts (secured).....	\$ 9,897.00
Loans and discounts (unsecured).....	8,415.50
Other bonds, stocks and securities.....	10,694.00
Furniture and fixtures.....	2,216.56
Due from banks and bankers.....	20,177.52
Checks and cash items.....	5.00
Currency.....	1,513.00
Gold.....	910.00
Silver and fractional coin.....	777.52
Expense account.....	797.51
Total.....	\$ 55,313.61

LIABILITIES.

Capital stock.....	\$ 15,000.00
Time certificates of deposit.....	4,800.00
Savings accounts.....	3,037.60
Individual deposits.....	32,366.01
Cashiers' checks.....	60.00
Collection account.....	50.00
Total.....	\$ 55,313.61

Examined July 1, 1912

Stockholders—Maggie O. Angerman, W. B. Barr, Edward Beynon, Marguerite Beynon, Walter Ezra Bull, Nettie C. Carson, F. C. Dishmore, H. F. Dishmore, Calvin M. Dawkins, W. K. Dunn, Samuel V. Edwards, J. D. Evans, A. Graber, G. P. Guntner, C. W. Hall, Frederick C. Rantchler, R. F. Lamberton, Elsa L. Lamberton, W. B. Johnson, David J. Meyerpeter, John M. Campbell, Raymond W. Johnson, W. A. Pursell, H. W. Wilcox, Alfred and Phillip Wilcox, William Sorrenson, Claude Heineck, A. S. Worth, Margaret Horst, C. H. Jones, Frank J. Kysela, Katie Heitman, W. A. Mitchell, Henry Hellman, J. E. Rathrock, A. C. Hardison, Estella Schultz, Fern Schultz, T. C. Smith, M. P. Knapp, Charles L. Mason, Frederick C. Rantchler, Jr., H. W. Bistey, Mathilda C. Meyer, W. D. Meyer, C. G. Shaw, M. B. Read, W. E. Hashaw, Gabriel Jones, John S. Settle, Jr., James H. Kyle, Percival Young, George W. Ellis, E. B. Hammond, E. D. Heacock, Helen Heacock.

NO. 173, TRUST COMPANY.

THE CITY BANK AND TRUST COMPANY, DENVER, COLORADO.

H. F. Crocker, President; George McLean, John E. Osborne, E. C. Rivers, Vice-Presidents; Orin McNutt, Secretary and Treasurer; Page Lawrence, Assistant Secretary and Treasurer.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 29, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 173,795.08	\$ 178,094.43	\$ 162,985.71	\$ 158,726.04	\$ 154,809.49	\$ 176,587.65
Loans and discounts (unsecured).....	39,468.90	33,300.90	51,153.85	43,931.60	63,531.50	85,781.19
Overdrafts	231.81	633.53	1,907.31	660.01	1,086.60	1,561.50
Bonds, stocks and securities.....	73,595.22	70,585.22	71,080.22	71,617.75	72,696.75	71,177.75
Furniture and fixtures.....	939.93	939.93	939.93	1,069.93	11,082.68	11,185.93
Due from banks and bankers.....	42,473.63	54,574.63	54,579.37	66,742.39	62,839.20	64,766.62
Checks and cash items.....	873.77	1,296.47	1,876.45	993.09	295.79	1,065.99
Currency	8,755.00	5,415.00	7,993.00	6,045.00	7,407.00	9,519.00
Gold	250.00	905.00	1,042.50	535.00	3,525.00	530.00
Silver and fractional coin.....	924.22	1,671.41	2,904.91	885.75	2,303.10	1,739.17
Other resources.....	.....	.....	694.67	762.07	1,239.46	.....
Total	\$ 341,311.56	\$ 347,446.52	\$ 357,147.35	\$ 351,981.63	\$ 380,789.57	\$ 423,884.80

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	8,933.56	1,858.56	4,920.96	4,920.56	5,602.29	2,763.61
Undivided profits, net.....	.....	1,625.00	1,400.00	1,376.65	12,126.65	21,201.65
Time certificates of deposit.....	5,910.00	96,408.05	91,713.20	90,229.77	98,214.03	109,108.39
Savings accounts.....	96,541.24	114,015.47	127,098.39	118,879.01	122,719.82	149,331.07
Individual deposits.....	122,785.97	20,493.50	20,903.50	22,029.35	30,185.00	30,025.00
Demand certificates of deposit.....	20.00	.....	.....	.....	199.29	310.00
Certified checks.....	5,322.56	115.95	.....	39.63	.....	.....
Cashiers' checks.....	1,798.23	2,929.99	1,111.30	4,507.26	1,442.49	1,144.88
Total	\$ 341,311.56	\$ 347,446.52	\$ 357,147.35	\$ 351,981.63	\$ 380,789.57	\$ 423,884.80

Examined Sept. 5, 1911; May 29, 1912.

Stockholders—Howard F. Crocker, George H. King, Orin McNutt, E. W. Genter, W. K. Cherrynholmes, Dr. E. C. Rivers, A. D. White, T. S. Foltz, John R. Gemmill, Wilber F. McVee, Miss Florence L. George, O. L. Smith, Frank N. Bancroft, Leslie P. Carter, Edwin Van Cise, Andrew Whitson, R. L. Hearon, George S. Van Law, A. W. Adam, C. A. Kendrick, O. L. Dines, Thomas H. Hawkins, William C. Mitchell, M. D., W. D. Hoover, W. J. Galligan, George L. Nye, Luman M. Rague, Dennis Duilea, George McLean, A. W. Gillette, J. L. Brush, Miss Ruth G. Brush, Miss Ida Brush, Miss Mary J. Brush, J. L. Brush, Jr., Sterling R. Brush, Robert W. Sample, Frank W. Spencer, George L. Potter, Mary P. Chapin, W. S. Potter, Phillip T. Potter, Jabez Norman, Elizabeth J. Foster, L. T. Lewis, Denning Sherwood, Solomon Bock or Carrie Bock, Mary S. Monahan, John E. Osborne, John H. Gabriel, Frank A. Gillette, Dan W. Sims, Admr. Est. Elias Ray; Page Lawrence, Francis McMan, H. O. Granbert, R. L. Melvin or Edith Melvin, William C. Mitchell, J. H. Williams, Frank G. Ray, Walter E. Elliott, B. F. James. Sannie Warner Brooks, Robert Sohlberg.

THE COLORADO STATE AND SAVINGS BANK, DENVER, COLORADO.

W. A. McCutchen, President; B. F. Clark, Vice-President; W. L. McCutchen, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 25, 1912
Loans and discounts (secured).....	\$ 117,456.76	\$ 123,810.00	\$ 116,392.02	\$ 133,120.08	\$ 123,062.42	\$ 125,466.30
Loans and discounts (unsecured).....	55,436.93	41,160.75	37,856.75	23,030.67	22,368.32	19,619.73
Overdrafts	962.33	1,519.13	1,518.55	477.05	3,099.03	1,019.60
Bonds, stocks and securities.....	250.00	4,916.45	3,356.86	3,447.03	6,475.88	6,600.88
Furniture and fixtures.....	10,313.51	10,719.19	10,717.41	10,716.41	10,715.44	10,714.44
Due from banks and bankers.....	25,730.81	34,081.39	52,786.10	20,515.31	32,569.77	30,210.64
Checks and cash items.....	507.61	7,362.37	2,638.46	3,150.15	366.07	751.17
Currency	5,313.00	6,654.75	5,255.00	6,790.00	5,519.00	4,481.00
Gold	1,932.50	1,680.00	682.50	515.00	1,597.50	710.00
Silver and fractional coin.....	3,473.97	2,809.25	2,773.77	2,585.79	1,674.69	575.90
Total	\$ 221,409.48	\$ 234,176.29	\$ 234,007.45	\$ 204,837.55	\$ 207,388.12	\$ 200,239.66

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	700.00	700.00	700.00	700.00	700.00	700.00
Undivided profits, net.....	1,571.61	852.47	2,839.48	969.38	2,015.23	3,515.90
Time certificates of deposit.....	12,862.00	10,524.86	9,918.65	11,418.65	10,602.80	13,864.63
Savings accounts.....	36,826.47	37,588.12	35,106.66	33,627.25	36,556.26	38,314.59
Individual deposits.....	98,389.66	110,396.22	116,588.32	96,753.84	84,381.02	75,462.87
Due to banks and bankers.....	11,972.95	18,442.81	15,158.07	8,921.90	13,831.48	16,733.27
Demand certificates of deposit.....	1,653.20	550.00	1,805.00	615.00	1,151.13	.....
Certified checks.....	82.96	2,145.28	275.29	162.36	106.17	.....
Cashiers' checks.....	4,350.60	2,976.20	1,615.98	1,669.17	8,014.03	1,618.40
Total	\$ 221,409.48	\$ 234,176.29	\$ 234,007.45	\$ 204,837.55	\$ 207,388.12	\$ 200,239.66

Examined Feb. 10, 1911; Jan. 17, 1912.

Stockholders—Melville Blake, F. T. Henry, F. R. Lilyard, W. A. McCutchen, W. L. McCutchen, D. J. Asboon, W. M. Price, Jr.,
John R. Townsend, E. V. Lilyard, C. M. McCutchen, J. B. Babowitz, E. B. Diamond, B. F. Clark.

Number 32, TRUST COMPANY.

THE CONTINENTAL TRUST COMPANY, DENVER, COLORADO.

William E. Hughes, President; Allan F. Ayers, Vice-President and Secretary; Fernor J. Spencer, Lafayette M. Hughes, Vice-Presidents; Edwin S. Harper, Treasurer.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 29, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 636,924.81	\$ 570,600.63	\$ 553,195.77	\$ 564,484.79	\$ 473,021.85	\$ 510,502.51
Loans and discounts (unsecured).....	68,263.53	154,058.18	122,979.21	117,748.18	156,503.46	123,638.15
Overdrafts	22,690.36	3.11	.....	.....	.....	.....
Bonds to secure postal savings.....	.....	.....	.....	22,210.00	22,210.00	22,210.00
Bonds, stocks and securities.....	155,570.00	230,550.00	273,118.54	266,528.83	476,794.33	529,644.33
Furniture and fixtures.....	28,000.00	28,000.00	26,500.00	25,000.00	25,000.00	23,500.00
Due from banks and bankers.....	148,279.80	116,228.84	157,563.44	120,437.01	182,573.83	87,214.79
Checks and cash items.....	933.88	2,868.67	271.79	759.49	460.50	150.26
Currency	4,797.00	12,937.00	5,667.00	17,077.00	17,688.00	19,708.00
Gold	35.00	1,800.00	1,215.00	1,057.50	1,830.00	3,470.00
Silver and fractional coin.....	2,977.17	4,199.62	3,692.95	4,152.22	4,814.83	4,872.19
Other resources .....	.....	2,500.00	2,105.00	24,000.00	15,082.50	10,300.00
Total	\$1,008,741.55	\$1,123,797.05	\$1,146,248.70	\$1,163,453.02	\$1,315,979.30	\$1,335,400.22

LIABILITIES.

Capital stock paid in.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund	100,000.00	100,000.00	100,000.00	100,000.00	150,000.00	150,000.00
Undivided profits, net.....	10,317.58	15,905.95	15,754.72	3,528.69	38,104.13	37,840.61
Time certificates of deposit.....	39,972.81	17,632.31	16,631.42	34,528.18	43,858.18	41,983.12

STATE BANK COMMISSIONER

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Savings accounts	200,752.49	283,596.19	284,408.49	288,902.08	334,784.31	367,759.26
Postal savings deposits	.....	.....	5,820.00	9,248.56	10,589.03	12,856.44
Trust funds	41,332.01	54,497.35	57,463.21	79,104.36	64,620.66	53,128.21
Dividends unpaid	300.00	.....	.....	.....	.....	.....
Individual deposits	360,984.63	346,626.99	344,122.59	304,063.08	300,788.88	293,294.21
Due to banks and bankers	.....	.....	.....	31,381.61	51,746.71	23,394.25
Demand certificates of deposit	1,087.50	2,787.50	642.50	2,936.50	3,780.83	3,094.50
Certified checks	8,752.50	968.45	108.40	2,890.90	1,754.46	2,861.81
Cashiers' checks	5,241.03	1,782.31	21,237.37	6,870.46	16,192.08	4,804.85
Other liabilities	.....	.....	.....	.....	59,760.00	44,177.96
Total	\$1,068,741.55	\$1,123,757.06	\$1,146,248.70	\$1,163,455.02	\$1,375,979.30	\$1,335,500.22

Examined Jan. 20, 1911; Jan. 13, 1912.

Stockholders—Allan F. Ayers, Mrs. Lucy H. Ayers, Herbert A. Black, W. T. H. Baker, Frank W. Broad, Frank C. Came, Hubert C. Charles, Continental Building Company, William H. Dickson, Paul B. Gaylord, A. G. Hagadorn, Edwin S. Harper, Charles M. Heberton, Fred T. Henry, Josephine Hill Hughes, William E. Hughes, Mrs. Mary M. C. Jacques, Paul Kleidosty, Mrs. Nellie S. Kinman, Miss Ruth Kinman, Joel K. McDavid, Augustus B. McDavid, McKnight & Henry, A. B. Middle-
 swarth, Harriet E. Middleswarth, Thomas A. Paden, James E. Preston, Mrs. Frieda W. Renshaw, William E. Renshaw, Herman L. Sanders, Chas. M. Scarborough, Fernor J. Spencer, John W. Springer, Trustee; John W. Springer, George A. Wahlgreen, Jesse M. Wheelock, Mrs. W. O. Whitehead.

THE DENVER STOCK YARDS BANK, DENVER, COLORADO.

Charles Fletcher, Jr., President; H. Gebhard, Vice-President; O. R. Jones, Cashier; T. C. McEltherren, Assistant Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 20, 1912
Loans and discounts (secured).....	\$ 563,627.99	\$ 567,897.88	\$ 606,827.98	\$ 619,716.23	\$ 636,114.24	\$ 946,278.69
Loans and discounts (unsecured).....	77,451.36	87,626.77	111,317.00	123,093.43	110,358.42	106,578.55
Overdrafts	1,567.33	3,113.81	4,045.15	8,967.92	11,417.73	326.37
Bonds, stocks and securities.....	250.00	250.00	250.00	250.00	250.00	250.00
Furniture and fixtures.....	500.00	700.00	.....	.....	.....	.....
Due from banks and bankers.....	184,914.50	234,483.58	305,491.89	244,451.02	246,304.62	508,352.22
Checks and cash items.....	189.30	1,414.85	1,891.83	583.90	2,408.66	16,300.40
Currency	7,535.00	10,505.00	18,431.00	12,357.00	11,896.00	12,679.00
Gold	5,525.00	7,735.00	10,085.00	6,985.00	4,695.00	5,490.00
Silver and fractional coin.....	1,465.20	2,327.04	3,131.60	4,389.35	2,392.55	2,161.70
Total	\$ 873,025.68	\$ 916,053.93	\$ 1,121,471.45	\$ 1,050,783.85	\$ 1,015,837.22	\$ 1,600,416.43

LIABILITIES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 20, 1912
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	20,000.00	20,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net.....	52,562.28	62,200.57	36,383.77	40,092.57	45,798.77	55,870.79
Bills payable	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Time certificates of deposit.....	31,902.00	19,233.75	20,800.75	20,702.00	41,262.00	45,495.00
Savings accounts	130,207.72	120,313.33	126,788.79	130,336.01	114,633.65	170,710.22
Individual deposits	394,374.67	425,930.77	472,930.77	415,381.17	412,962.51	687,497.60
Due to banks and bankers.....	54,372.02	57,632.83	107,278.77	125,710.59	69,700.67	124,230.64
Demand certificates of deposit.....	250.00	10,250.00	20,250.00	20,250.00	20,250.00	100,250.00
Certified checks .....	.....	.....	282.70	.....	.....	273.50
Cashiers' checks	49,356.99	51,127.47	127,635.90	89,201.51	108,230.22	214,659.18
Total	\$ 873,025.68	\$ 916,053.93	\$ 1,121,471.45	\$ 1,050,783.85	\$ 1,015,837.22	\$ 1,600,416.43

Examined Dec. 27, 1911; Sept. 13, 1912.

Stockholders—G. W. Ballantine, H. Gebhard, Charles Fletcher, Jr., C. A. Gebhard, John B. Calkins, James Brennan, Edward Tilden, L. A. Carlton, L. F. Swift, J. O. Armour, E. F. Swift, John Fletcher, L. B. Patterson, Edw. Morris.

FEDERAL STATE AND SAVINGS BANK, DENVER, COLORADO.

W. T. Ravenscroft, President; A. J. Bromfield, Vice-President; J. Mignolet, Cashier; C. A. Root, Assistant Cashier.

RESOURCES

	Jan. 7, 1911	June 7, 1911
Loans and discounts (secured).....	\$ 322,364.40	\$ 247,386.67
Loans and discounts (unsecured).....	68,670.25	137,392.90
Overdrafts	8,163.61	280.52
United States bonds.....	101.00	101.00
Bonds, stocks and securities.....	258,090.56	209,810.62
Furniture and fixtures.....	32,500.00	32,478.00
Other real estate.....	20,500.00	19,131.84
Due from banks and bankers.....	187,806.21	196,236.30
Checks and cash items.....	1,408.76	5,520.28
Currency	19,586.00	20,433.00
Gold	3,105.00	2,480.00
Silver and fractional coin.....	1,720.63	1,265.49

Total	\$ 924,016.45	\$ 872,516.62
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LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00
Undivided profits, net.....	17,816.66	22,362.76
Time certificates of deposit.....	50,946.86	35,466.80
Savings accounts	122,991.83	439,620.12
Dividends unpaid	544.00	.....
Individual deposits	252,363.29	194,121.35
Due to banks and bankers.....	71,222.85	75,746.46
Demand certificates of deposit.....	1,458.48	1,156.89
Certified checks	2,299.42	1,193.74
Cashiers' checks	4,373.06	2,848.50

Total	\$ 924,016.45	\$ 872,516.62
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Examined April 15, 1911.

Stockholders—W. T. Ravenscroft, A. J. Bromfield, R. H. McMann, A. V. Foster, J. W. Hair, L. B. Bromfield, J. Mignolet,
J. F. Vaile, W. T. Ravenscroft, Trustee; W. R. Torbert, M. M. Schayer, C. J. Morley, State Finance Corporation, M. C. Foster,
W. M. Burgun, J. A. McMullin, C. H. Walker, L. M. Walker, F. T. Henry.

*Nationalized August 10, 1911.

NO. 150, STATE BANK.

FLEMING BROTHERS, BANKERS, DENVER, COLORADO.

Jesse E. Fleming, President; Calvin Fleming, Vice-President; Arthur F. Holt, Cashier.

RESOURCES		Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$	29,973.80	\$ 13,555.15	\$ 15,789.15	\$ 11,600.95	\$ 16,460.02	\$ 5,727.99
Loans and discounts (unsecured).....		46,473.07	61,108.45	67,876.86	70,433.45	65,878.11	86,434.37
Overdrafts		4,164.80	1,570.07	4,539.98	6,250.43	8,741.04	9,240.88
Bonds, stocks and securities.....					30.00		250.00
Furniture and fixtures.....		3,866.51	3,887.81	3,887.81	3,500.00	3,500.00	3,500.00
Due from banks and bankers.....		12,288.04	20,560.88	20,874.11	14,354.10	22,918.31	25,501.82
Checks and cash items.....		2,083.84	267.72	2,313.05	1,467.28	837.51	478.16
Currency		3,109.00	4,151.00	5,464.00	3,176.00	3,661.00	3,901.91
Gold		2,550.00	3,615.00	3,210.00	1,365.00	1,780.00	1,205.00
Silver and fractional coin.....		4,557.51	6,211.17	5,053.84	4,459.73	5,030.13	4,292.24
Total	\$	109,036.57	\$ 114,927.25	\$ 128,598.80	\$ 116,636.94	\$ 129,306.12	\$ 140,531.46
LIABILITIES.							
Capital stock paid in.....	\$	30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund			3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....		3,134.09	106.83	658.26	382.17	1,286.35	1,126.91
Time certificates of deposit.....		5,300.19	7,397.28	10,056.21	9,161.21	9,451.57	11,429.97
Savings accounts		8,711.86	10,314.41	12,497.82	12,613.37	13,315.80	11,843.29
Individual deposits		61,273.37	63,083.24	71,475.29	60,514.90	71,363.54	76,758.18
Demand certificates of deposit.....							5,000.00
Certified checks						475.00	
Cashiers' checks		587.06	1,025.49	911.22	965.29	383.86	1,373.11
Total	\$	109,036.57	\$ 114,927.25	\$ 128,598.80	\$ 116,636.94	\$ 129,306.12	\$ 140,531.46

Examined April 20, 1911; Dec. 19, 1911; Sept. 5, 1912.

Stockholders—E. E. Shumway, W. W. Dale, Jesse E. Fleming, D. Carson Fleming, Joseph E. Young, W. B. Robinson, Charles C. King, Dr. A. A. Cunningham, Dr. P. D. Rothwell, Calvin Fleming, David C. Wyatt, Arthur F. Holt, R. Morton Fleming, H. McWhirter.

NO. 36, TRUST COMPANY.
THE GERMAN AMERICAN TRUST COMPANY, DENVER, COLORADO.

Godfrey Schirmer, President; F. L. Siegel, A. J. Zang, Vice-Presidents; William F. Dieter, Secretary and Treasurer.
Adolph Kuensemueller, Assistant Secretary.

RESOURCES

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 11, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 809,458.49	\$ 896,309.00	\$ 839,148.11	\$ 870,325.41	\$ 915,018.42	\$1,051,022.84
Loans and discounts (unsecured).....	491,328.04	554,531.62	762,188.27	823,158.81	1,082,133.16	1,026,448.90
Overdrafts	2,085.95	3,848.10	4,456.47	3,662.03	1,076.70	1,387.63
United States bonds.....	11,090.00	63,612.50	63,712.50	32,018.75	33,048.75	33,150.25
Bonds to secure postal savings.....	.....	.....	.....	30,663.75	30,663.75	30,663.75
Bonds, stocks and securities.....	1,399,434.00	1,593,593.10	1,468,831.10	1,557,318.31	1,610,171.23	1,794,739.09
Furniture and fixtures.....	8,085.75	9,318.09	17,725.24	19,778.52	3,493.99	3,493.99
Other real estate.....	47,618.15	48,829.24	57,392.87	54,556.39	71,161.81	75,129.12
Due from banks and bankers.....	630,564.64	677,251.51	755,853.28	688,134.20	526,552.28	552,080.40
Checks and cash items.....	31,188.85	12,906.51	100,640.58	13,056.89	25,979.48	48,708.52
Currency	166,485.00	105,330.00	112,525.00	93,155.00	87,382.00	93,796.00
Gold	66,135.00	55,555.00	53,345.00	30,872.50	36,635.00	33,520.00
Silver and fractional coin.....	17,169.24	17,515.63	15,734.52	12,029.90	16,816.50	13,796.03
Other resources .....	.....	.....	7,940.00	.....	578.20	54,248.89
Total	\$3,741,143.11	\$4,038,690.30	\$4,259,392.94	\$4,230,059.16	\$4,470,741.27	\$4,815,271.41

LIABILITIES.

Capital stock paid in.....	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus fund	70,000.00	100,000.00	100,000.00	100,000.00	123,407.09	130,000.00
Undivided profits, net.....	42,588.57	8,226.59	54,458.28	36,270.47	.....	34,450.65
Time certificates of deposit.....	671,302.44	666,900.25	569,743.72	570,152.16	571,074.51	569,602.93
Savings accounts	1,282,229.74	1,510,793.43	1,681,829.64	1,703,213.06	1,926,489.81	2,117,846.77

THE GERMAN AMERICAN TRUST COMPANY, DENVER, COLORADO—Continued.

Postal savings deposits.....	.....	13,545.57	.....	16,016.35	19,241.25
Trust funds	19,283.30	13,975.11	28,833.29	30,200.62	33,402.37
Dividends unpaid .....	.....	750.00	.....	.....	80.00
Individual deposits	1,025,969.11	1,075,908.94	1,175,277.04	1,196,193.45	1,216,586.11
Due to banks and bankers.....	16,687.38	25,630.70	27,632.78	18,028.43	21,886.72
Demand certificates of deposit.....	78,800.07	78,408.00	99,540.45	49,001.25	61,435.53
Certified checks	3,555.41	1,180.54	1,035.82	1,418.58	10,523.37
Cashiers' checks	30,727.09	26,946.74	30,041.92	48,466.18	53,836.45
Other liabilities .....	.....	.....	.....	1,644.19	45,303.61
Total	\$2,741,143.11	\$4,038,690.30	\$4,259,392.94	\$4,470,741.27	\$4,815,271.41

Examined June 20, 1911; Sept. 11, 1912.

Stockholders—F. W. Altoff, Mrs. Wm. F. Altoff, Isador Amter, Milton L. Anfenger, John S. Armstrong, Bernard Beer, H. E. Bellamy, I. Berlin, James Besser, Mrs. E. Bloedorn, Arnold Bloedt, Mrs. Louise Bloedt, Charles Boettcher, Robert G. Bosworth, Otto Brohm, Jr., Wm. Buck, Thos. R. Burch, John J. Burlin, John E. Button, Emilie K. Campoin, A. E. Carlton, Millie W. Chamberlain, W. J. Chamberlain, V. L. Chucovich, Rosa Cohen, Dr. C. E. Cooper, Lloyd S. Day, Thos. F. Daly, C. C. Dieter, Wm. F. Dieter, Frank Dillingham, Mrs. K. C. Dillingham, M. F. Downs, W. D. Downs, W. H. Downs, August Drumm, J. A. Ferguson, J. A. Ferguson Investment Company, Jacob Filius, Prospero Frazzini, Phillip Friederich, P. J. Friederich Estate, Daniel Fuelscher, Walter Fuelscher, Otto Fuelscher, John Gaffy, Dr. Johanna Gellen, John F. Griffith, Emma Groth, John D. Hanigan, A. T. Henry, Jr., A. T. Henry, Sr., Emil Herzog, Charles F. Hoeckel, Jonnie C. Humburg, Gust A. Imm, A. J. Jahraus, Maude K. Jahraus, J. B. Johnson, Gordon Jones, Dr. Sam'l F. Jones, Otto Kappler, Frank H. Kaub Estate, George H. Kaub, Julia A. Kaufman, John A. Keefe, E. H. Kerin, J. E. Kiefer, Frank Kiehhof, George E. Kline, A. Kuensemueller, H. T. Lamey, C. A. Lammers, George D. Lawson, Elias Loewenstein, John McDonough, Louis Maek, Edgar T. Mead, W. C. Mead, Mrs. B. F. Meyer, Mrs. Anna Miller, Carl Moewes, Henry P. Nagel, H. W. Newcomb, A. H. Missen, Elizabeth B. Oakes, Maynard U. Oakes, Warren F. Oakes, Jr., Joseph Orrochi, Mary B. Orrochi, C. E. Paul, J. P. Paulson, John E. Phillips, John J. Pritchard, Railway Exchange Building Company, Frieda W. Renshaw, Michael Renter, Fred H. Rhoads, Henry Sanders, William Schaefer, Frank Schirmer, Godfrey Schirmer, Godfrey Schirmer, Trustee; Mrs. Godfrey Schirmer, Bertha Schmidt, George M. Schmidt, John F. Schmidt, Julius F. Schmidt, Dr. A. R. Seebass, Ida L. Sebel, Anna Kaub-Sigel, Charles Sigel, Jr., F. L. Sigel, Sol. Simon, Geo. A. Sippel, W. S. Smith Estate, B. Speler, Charles Starkloff, George N. Stein, W. E. Sweet, James R. Taylor, J. W. Ten Eyck, Fritz Thies, Ewald Tietze, Maria Tietze, Edw. Trevorrow, E. J. Trevorrow, C. R. Tuttle, Rudolph E. Van Saal, Arthur Walbrach, Conrad Walbrach, Carl E. Walbrach, Rosa Wanner, Fred G. Walsen, A. F. Weissert, Arthur B. West, Grace Cambell West, Harry A. Woodworth, James N. Wright, Adolf F. Zang, Adolf J. Zang, Gertrude M. Zang, Louisa A. Zang, Minnie E. Zang, Phillip A. Zang.

NO. 231, STATE BANK.

THE GERMANIA STATE BANK, DENVER, COLORADO.

William Bierkamp, Jr., President; J. I. Carper, First Vice-President; J. B. Stephen, Second Vice-President; I. P. M. Schiele, Cashier.

RESOURCES.

	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 6,338.00	\$ 6,751.10
Loans and discounts (unsecured).....	3,417.65	8,499.57
Overdrafts.....		33.03
Furniture and fixtures.....		258.80
Due from banks and bankers.....	18,422.37	16,697.47
Checks and cash items.....	155.00	5.00
Currency.....	270.00	140.00
Gold.....	25.00	75.00
Silver and fractional coin.....	112.85	83.98
Expense account.....	89.40	1,197.27
Total.....	\$ 29,850.27	\$ 33,735.22

LIABILITIES.

Capital stock paid in.....	\$ 17,600.00	\$ 18,000.00
Time certificates of deposit.....	6,251.50	6,271.50
Savings accounts.....	1,133.67	833.41
Individual deposits.....	4,802.10	7,869.42
Due to banks and bankers.....		432.86
Cashiers' checks.....		305.00
Total.....	\$ 29,850.27	\$ 33,735.22

Total

Examined Mar. 15, 1912; Sept. 4, 1912.

Stockholders—William Bierkamp, Jr., William Bierkamp, Sr., A. H. Bierkamp, Gust Bierkamp, P. E. Ringley, E. J. Spencer,
 F. C. Tangfeldt, Augustus Shuning, R. E. Richter, D. R. Schackelford, J. I. Carper, I. P. M. Schiele, Ed. S. Hatter,
 P. A. Burns, John B. Stephen, Charles Monse, C. H. Schreiber, R. E. Young, Lillian K. Young, Sarah S. Young, J. P. Hough,
 M. C. Bohstedt, R. E. Oakes, J. T. Packard, Jr., A. J. Hatter.

NO. 234, TRUST COMPANY

THE GUARDIAN TRUST COMPANY, DENVER, COLORADO.

Samuel M. Willner, President; Charles Willner, Hugh L. MacWhirter, John R. Schermerhorn, Harry W. Humphreys, Vice-Presidents;
William L. Hahn, Secretary and Treasurer; Charles W. Jones, Assistant Secretary.

RESOURCES.

	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 4,500.00	\$ 17,800.00
Loans and discounts (unsecured).....	3,300.00	8,775.00
Bonds, stocks and securities.....	250.00	143,326.47
Furniture and fixtures.....	1,458.61	6,844.89
Due from banks and bankers.....	148,353.43	78,568.93
Checks and cash items.....	27.25	121.60
Currency.....	3,450.00	7,171.00
Gold.....	1,685.00	3,310.00
Silver and fractional coin.....	1,330.98	3,007.41
Accrued interest.....	.....	2,027.10
Expense account.....	1,549.32	9,191.75
Total.....	\$ 165,904.59	\$ 280,144.15

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	25,000.00	25,000.00
Time certificates of deposit.....	4,600.23	500.00
Savings accounts.....	.....	23,313.31
Individual deposits.....	35,716.69	126,926.32
Certified checks.....	.....	4,125.00
Cashiers' checks.....	587.67	279.52
Total.....	\$ 165,904.59	\$ 280,144.15

Examined May 18, 1912.

Stockholders—Ester R. Abbott, Charles Bayley, W. T. Becker, Armand A. Blum, J. W. Boyd, Sadie R. Buechner, Victor Buechner, Martha Burkart, William Burkart, Frank Burcher, T. E. Carmody, John Chase, Samuel B. Childs, Charles H. Clark, Walter E. Clarke, David H. Coover, John D. Crisp, James A. Curran, Arthur A. Fishel, Anna Galtmann, William L. Hahn, Michael Haisner, S. N. Hampton, H. Heath, E. M. Hendrickson, Joseph P. Henry, John Hensler, W. H. Hensler, Edward Hildebrand, Henry S. Hirsch, Harry W. Humphreys, E. W. Illius, Charles W. Jones, Edward Jackson, Charles L. Kirk, W. J. Kirk, Fred W. Kirske, Carl F. Kobel, S. T. Kostitch, Arthur M. Love, Charles B. Lyman, Oliver Lyons, H. L. MacWhirter, Fritz Marquardsen, John F. Mauro, R. H. Maxwell, Max Mayer, E. R. Muller, George K. Olmstead, Frank Rauchfuss, Will H. Richards, F. W. Roberts, Myron A. Root, II, W. Rover, George Rubenstein, Martin Schenck, John R. Schermerhorn, John Schmitt, Harry M. Swigert, William R. Taber, Adolph Trachsel, John T. Upton, T. W. Vincent, Charles Willner, Samuel M. Willner, C. A. Young.

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, COLORADO.

Larry Maroney, President; John E. Hesse, W. O. Reynolds, W. R. Leonard, M. C. Harrington, Vice-Presidents;
Samuel J. Young, Secretary and Treasurer.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 58,007.54	\$ 76,862.69	\$ 89,226.26	\$ 120,477.94	\$ 96,297.41	\$ 111,180.63
Loans and discounts (unsecured).....	94,265.00	110,641.44	175,552.92	156,405.17	237,787.18	294,319.38
Overdrafts.....	828.10	2,220.36	2,324.37	2,743.53	2,675.14	2,256.03
Bonds, stocks and securities.....	111,574.52	193,259.30	201,286.56	199,309.61	219,139.43	203,610.52
Premium on bonds.....	115.00	112.00	.....	.....	.....	1.25
Due from banks and bankers.....	75,201.65	49,223.78	86,730.60	74,152.16	51,545.69	80,279.33
Checks and cash items.....	2,220.96	161.35	4,077.02	2,636.08	1,376.01	2,629.90
Currency.....	1,290.00	7,845.00	5,325.00	4,008.00	4,610.00	3,166.00
Gold.....	1,825.00	3,715.00	650.00	2,765.00	1,297.50	4,355.00
Silver and fractional coin.....	2,297.64	1,674.60	2,590.21	2,090.10	1,680.86	2,220.05
Expense account.....	.....	.....	.....	.....	.....	210.71
Total.....	\$ 380,825.41	\$ 445,725.52	\$ 570,762.97	\$ 564,587.92	\$ 619,509.75	\$ 704,258.80

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits, net.....	2,415.67	2,709.08	3,741.88	380.60	327.19	.....
Time certificates of deposit.....	46,779.95	74,763.00	89,455.55	80,506.78	122,856.78	88,816.25
Savings accounts.....	49,589.17	84,913.85	100,989.16	112,772.15	149,694.31	178,591.81
Trust funds.....	.....	806.09	423.79	18.26	18.26	18.26
Individual deposits.....	413,636.43	144,003.33	230,232.21	233,093.39	200,729.05	278,250.61
Due to banks and bankers.....	1,147.66	1,421.66	5,118.61	3,631.59	4,657.20	19,284.07
Demand certificates of deposit.....	1,365.00	1,229.40	1,701.45	1,549.00	3,989.00	2,967.14
Certified checks.....	97.10	423.75	1,223.40	1,609.18	1,254.41	297.00
Cashiers' checks.....	5,794.43	5,545.36	7,376.92	426.97	6,083.55	6,063.66
Total.....	\$ 380,825.41	\$ 445,725.52	\$ 570,762.97	\$ 564,587.92	\$ 619,509.75	\$ 704,258.80

Examined Sept. 9, 1911; June 28, 1912.

Stockholders—John E. Hesse, F. A. Eickhoff, Samuel J. Young, W. O. Reynolds, Larry Maroney, Joseph J. Cella, Robert A. Sullivan, John F. Reardon, Joseph Fernholz, A. Schober, George H. Prier, William R. Leonard, J. Francis Leonard, D. G. Monaghan, J. T. Slattery, M. C. Harrington, John McGregor, Thomas F. McGovern, H. J. Gehm, J. D. Lavin, Huston Roper, Jr., John A. McLeod, B. R. Reynolds, Harry J. Reynolds, H. L. Shepherd, C. H. Redmond, Mary Leonard, C. L. Harrington, H. J. Leincherk, Mary Reynolds.

THE HOME SAVINGS AND TRUST COMPANY, DENVER, COLORADO.
NO. 202, TRUST COMPANY.

Frank L. Bishop, President; M. A. McLaughlin, Vice-President; D. A. Barton, Secretary and Treasurer.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 139,323.00	\$ 202,275.75	\$ 240,331.37	\$ 242,767.69	\$ 279,370.65	\$ 343,874.80
Loans and discounts (unsecured).....	15,529.67	37,348.73	55,479.35	58,821.03	131,400.53	164,037.55
Overdrafts	45.06	1,893.12	2,914.85	3,623.13	3,749.74	7,945.39
Bonds, stocks and securities.....	3,690.00	11,475.00	21,650.00	50,250.00	25,156.25	15,421.25
Furniture and fixtures.....	6,332.32	6,349.49	5,672.00	5,672.00	5,657.00	5,540.00
Other real estate.....	.....	.....	.....	.....	9,400.00	9,400.00
Due from banks and bankers.....	21,769.47	35,939.68	65,130.81	75,171.98	36,580.04	81,030.50
Checks and cash items.....	3,361.11	5,359.22	11,371.92	9,354.42	13,992.56	14,449.27
Currency	3,474.00	7,435.00	5,771.00	6,269.00	13,643.00	8,436.00
Gold	2,475.00	2,065.00	4,995.00	3,682.50	4,165.00	2,970.00
Silver and fractional coin.....	1,134.24	1,481.65	3,017.37	3,072.47	3,980.43	3,031.86
Total	\$ 197,043.87	\$ 311,642.64	\$ 415,793.67	\$ 457,603.62	\$ 527,095.20	\$ 656,140.42

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund .....	.....	.....	.....	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	970.75	4,958.24	8,430.76	5,151.13	8,894.77	10,248.78
Time certificates of deposit.....	723.50	31,467.00	26,521.00	28,870.04	22,466.42	30,009.21
Savings accounts	12,865.87	37,423.31	55,905.18	72,125.14	78,064.95	117,543.00
Individual deposits	81,125.37	134,232.92	213,639.84	237,505.92	277,443.02	335,702.86
Due to banks and bankers.....	.....	.....	3,620.85	6,514.54	3,556.60	.....
Demand certificates of deposit.....	.....	1,000.00	780.29	955.29	26,015.00	44,430.00
Certified checks .....	.....	1,625.21	4,218.14	.....	2,657.18	2,277.21
Cashiers' checks .....	.....	934.96	1,227.61	1,461.56	3,017.26	10,129.36
Reserved for taxes and interest.....	.....	.....	.....	.....	550.00	800.00
Total	\$ 197,043.87	\$ 311,642.64	\$ 415,793.67	\$ 457,603.62	\$ 527,095.20	\$ 656,140.42

Examined April 4, 1911; April 30, 1912.

Stockholders—F. L. Bishop, M. A. McLaughlin, D. A. Barton, Theo. L. Meier, F. W. Broad, J. E. Cronin, F. E. Mulvihill, George W. Valley, Joseph J. Jacobs, Estate of Dr. J. C. Hutchison, Jennie S. Glendenning, R. M. Simons, R. E. Margeson, Nettie C. Jacobson, H. Brown Cannon, M. E. Penrose, T. F. Galligan, James R. Curran.

THE INTERNATIONAL TRUST COMPANY, DENVER, COLORADO.

H. M. Blackmer, President; Theo. G. Smith, Vice-President; P. E. Cleland, Treasurer; H. H. Brooks, Secretary;
F. G. Harrington, Assistant Secretary.

(4) RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$1,436,333.04	\$1,614,363.15	\$1,896,324.89	\$2,298,302.33	\$2,171,690.86	\$2,202,786.05
Loans and discounts (unsecured).....	326,910.93	277,402.96	251,330.00	410,668.99	662,498.90	1,568,763.00
Overdrafts	1,347.64	560.57	389.73	2,215.05	1,409.58	2,514.73
Bonds to secure postal savings.....	.....	.....	.....	22,080.00	36,170.00	36,170.00
Bonds, stocks and securities.....	1,507,911.77	1,567,550.45	1,835,563.70	1,970,310.83	2,327,641.02	2,413,155.26
Other real estate.....	.....	.....	.....	.....	.....	958.35
Due from banks and bankers.....	1,836,809.81	1,859,463.35	2,916,216.43	2,217,498.23	2,087,505.12	2,065,505.12
Checks and cash items.....	2,527.26	163.75	3,616.50	259.64	1,536.39	3,923.71
Currency	46,879.00	33,743.00	33,574.00	21,876.00	27,283.00	25,083.00
Gold	7,152.25	3,817.40	4,960.00	3,537.50	3,147.50	1,955.00
Silver and fractional coin.....	2,135.02	2,006.08	1,573.03	1,410.30	2,833.96	1,935.48
Other resources.....	.....	13,640.61	.....	.....	.....	.....
Total	\$5,235,056.72	\$5,372,710.92	\$6,963,518.28	\$6,948,158.87	\$7,321,711.52	\$8,353,350.30

LIABILITIES.

Capital stock paid in.....	\$ 250,000.00	\$ 250,000.00	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00
Surplus fund	250,000.00	250,000.00	650,000.00	650,000.00	650,000.00	650,000.00
Undivided profits, net.....	112,147.50	180,837.59	77,321.38	62,153.85	94,071.29	139,755.00
Time certificates of deposit.....	102,950.01	87,867.09	148,566.72	265,872.12	281,435.02	312,859.03
Savings accounts	3,296,849.72	3,424,896.13	3,576,266.11	3,569,468.93	3,924,644.33	4,208,504.58
Postal savings deposits.....	.....	.....	7,241.40	13,208.03	18,142.08	23,374.07
Trust funds	99,536.56	102,977.94	740,931.69	409,481.61	111,995.61	556,936.08
Individual deposits	849,587.24	768,177.19	881,452.19	1,220,931.70	1,470,710.87	1,769,109.32
Due to banks and bankers.....	233,311.76	285,862.47	441,452.26	310,041.13	291,720.74	169,933.78
Demand certificates of deposit.....	4,083.00	2,952.00	3,030.00	4,392.94	21,429.50	2,113.00
Certified checks	2,098.24	701.97	2,019.32	4,593.98	4,103.72	1,691.72
Cashiers' checks	34,492.66	18,438.54	20,699.05	35,384.86	30,785.22	62,232.42
Reserved for interest.....	.....	.....	52,115.56	11,646.72	61,489.90	65,065.32
Reserved for taxes.....	.....	.....	9,115.00	10,980.00	11,233.21	12,375.38
Total	\$5,235,056.72	\$5,372,710.92	\$6,963,518.28	\$6,948,158.87	\$7,321,711.52	\$8,353,350.30

Examined May 12, 1911; Jan. 4, 1912; July 1, 1912.

Stockholders—Alva Adams, Ellen C. Beavan, Estate of Jeffery Beavan, Henry M. Blackmer, C. K. Boettcher, Mary E. Carroll, Joseph Davis, John Evans, First National Bank, Mattie S. Greene, J. A. Hayes, Charles Hayden, Gerald Hughes, A. V. Hunter, George S. Inglis, James Inglis, Thomas Keely, Jesse W. Lillenthal, Henry C. Lowe, C. M. MacNeill, F. G. Moffat, Spencer Penrose, Caroline N. Piper, Benj. F. Poor, John H. Porter, Theo. G. Smith, John A. Thatcher, M. D. Thatcher, Florence W. Thurlow, C. B. Van Zant, J. H. P. Voorhies, Mrs. T. G. Waterman.

Number 38, SAVINGS BANK.
INTERSTATE SAVINGS BANK, DENVER, COLORADO.

Frank N. Briggs, President; L. C. Greenlee, Vice-President; Paul Hardev, Cashier; C. A. Land, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 241,574.47	\$ 252,279.75	\$ 251,585.35	\$ 259,375.74	\$ 333,639.12	\$ 460,064.54
Loans and discounts (unsecured).....	129,771.92	167,377.13	167,954.01	157,047.93	199,029.19	240,373.81
Overdrafts	100.83	97.10	310.56	198.95	250.00	370.03
Bonds to secure postal savings.....	.....	.....	.....	7,000.00	7,000.00	7,000.00
Bonds, stocks and securities.....	253,310.80	194,672.89	262,432.40	234,652.93	212,787.41	201,514.21
Premium on bonds.....	2,559.13	1,383.24	2,853.64	3,661.63	3,216.86	3,519.86
Furniture and fixtures.....	16,788.01	16,788.01	16,788.01	17,253.43	21,953.74	20,000.00
Other real estate.....	20,264.74	19,635.58	20,516.61	20,516.61	21,812.79	32,301.90
Due from banks and bankers.....	178,732.85	205,904.29	179,236.68	228,470.64	330,064.13	202,493.47
Checks and cash items.....	13,742.40	12,873.25	25,197.85	16,904.14	18,266.69	3,531.02
Currency	21,810.00	16,793.00	34,522.00	25,576.00	42,993.00	44,165.00
Gold	9,430.00	9,105.00	3,800.00	7,505.00	3,997.50	21,227.50
Silver and fractional coin.....	16,768.02	8,107.44	1,177.37	6,085.19	11,004.92	18,837.56
Other resources	6,509.33	5,135.73	1,936.37	224.30	224.30	1,132.65
Total	\$ 891,352.50	\$ 910,212.41	\$ 968,850.85	\$ 984,512.49	\$ 1,209,199.53	\$ 1,256,530.95

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 200,000.00	\$ 200,000.00
Surplus fund	40,000.00	40,000.00	40,000.00	40,000.00	30,000.00	30,000.00
Undivided profits, net.....	3,588.75	11,497.26	9,121.61	4,046.27	11,118.71	28,198.24
Time certificates of deposit.....	56,757.54	52,184.65	48,770.36	77,031.53	131,546.24	123,914.12
Savings accounts	309,969.32	312,516.01	347,565.09	361,779.60	380,602.92	374,749.87
Postal savings deposits.....	.....	.....	.....	2,989.70	3,564.54	4,792.70
Dividends unpaid .....	.....	.....	.....	343,985.01	.....	414,378.93
Individual deposits	358,679.24	345,108.69	369,510.22	34,561.45	496,788.18	63,222.61
Due to banks and bankers.....	11,254.45	24,750.44	25,444.33	4,080.10	38,701.98	1,633.71
Demand certificates of deposit.....	4,821.25	4,452.93	9,847.85	1,168.25	3,726.29	3,523.97
Certified checks	2,950.97	2,076.57	623.05	4,328.39	2,973.94	8,643.89
Cashiers' checks	3,327.27	4,027.65	5,632.17	.....	1,379.05	.....
Other liabilities	3.71	13,598.21	12,395.66	9,934.19	.....	3,270.55
Total	\$ 891,352.50	\$ 910,212.41	\$ 968,850.85	\$ 984,512.49	\$ 1,209,199.53	\$ 1,256,530.95

Examined May 5, 1911; May 8, 1912.

Stockholders—F. N. Briggs, Charles Jaeger, I. B. Perkins, Nannie E. Briggs, Paul Hardev, W. H. Martin, James H. Wilkins, Robert M. Dulin, H. W. Zirkle, Roger H. Wolcott, Carmelite Symes, G. W. Gordon, H. L. Curtis, William T. Bactjer, Almon E. Hart, J. Foster Symes, Valdo F. Wilson, Howard W. Wilson, A. W. Clark, B. L. Zinn, Symes Investment Company, O. D. Cass, John J. Fontius, Paul M. Clark, C. A. Land, L. C. Greenlee, George R. Cardwell, F. N. Briggs, Trustee; Jean Stauffer, George R. Eykyn, Elizabeth M. Kirkpatrick.

ITALIAN AMERICAN BANK, DENVER, COLORADO.

Prospero Frazzini, President; Cesare Frazzini, Vice-President; Felice Frazzini, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 29, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 74,782.22	\$ 86,251.22	\$ 85,761.12	\$ 89,165.63	\$ 104,672.22	\$ 113,929.15
Loans and discounts (unsecured).....	37,682.37	38,273.97	36,518.17	42,183.96	50,908.31	60,599.71
Overdrafts	283.71	406.61	274.77	.....	74.62	464.78
Bonds, stocks and securities.....	176.30	.....	2,240.00	121.00	219.40	.....
Furniture and fixtures.....	3,141.00	2,872.00	2,872.00	2,552.80	2,552.80	2,552.80
Banking house	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Due from banks and bankers.....	10,024.06	5,011.19	12,588.13	11,323.05	1,809.21	11,855.45
Checks and cash items.....	1,187.68	2,408.70	15,361.90	21,478.37	23,119.00	1,321.05
Currency	11,217.00	20,906.00	6,004.00	2,100.00	1,900.00	10,572.00
Gold	325.00	350.00	1,740.00	105.00	130.00	345.00
Silver and fractional coin.....	129.20	389.52	405.31	.....	404.90	42.25
Other resources	1,819.00	.....	.....	.....	.....	.....
Total	\$ 154,769.54	\$ 170,879.21	\$ 177,765.40	\$ 183,160.11	\$ 202,220.46	\$ 215,682.79

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	.....	9,689.67	9,689.67	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	9,779.60	1,691.28	5,788.34	806.70	3,619.76	3,188.05
Time certificates of deposit.....	40,903.82	48,112.72	55,357.13	62,151.78	65,201.50	82,274.20
Individual deposits	36,655.62	47,186.27	42,210.36	46,644.93	57,869.66	50,713.50
Due to banks and bankers.....	.....	6.27	.....	.....	.....	.....
Demand certificates of deposit.....	16,478.92	13,613.00	13,249.90	12,894.70	14,537.70	19,239.61
Certified checks .....	.....	.....	1,470.00	.....	.....	.....
Cashiers' checks	135.78	550.00	.....	75.00	751.10	237.40
Reserved for taxes.....	.....	.....	.....	581.00	237.71	.....
Other liabilities	1,035.80	.....	.....	.....	.....	.....
Total	\$ 154,769.54	\$ 170,879.21	\$ 177,765.40	\$ 183,160.11	\$ 202,220.46	\$ 215,682.79

Total

Examined Sept. 26, 1911; Sept. 3, 1912.

Stockholders—Prospero Frazzini, Cesare Frazzini, Felice Frazzini.

NO. 238, STATE BANK.

THE MERCHANTS BANK, DENVER, COLORADO.

S. J. Thomas, President; A. J. Beckwith, J. F. Bartlett, A. Stocker, Vice-President; E. L. Brown, Cashier.

RESOURCES.

	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	.....	\$ 27,069.80
Loans and discounts (unsecured).....	.....	39,763.21
Overdrafts	1,350.00	15.03
Other bonds, stocks and securities.....	.....	250.00
Furniture and fixtures.....	500.00	4,323.67
Due from banks and bankers.....	47,652.46	34,029.69
Checks and cash items.....	1,690.97	498.06
Currency	929.00	3,255.00
Gold	845.00	1,155.00
Silver and fractional coin.....	1,189.46	1,413.27
Expense account .....	.....	618.59
Total	\$ 54,156.89	\$ 112,381.32

LIABILITIES.

Capital stock paid in.....	\$ 25,600.00	\$ 35,800.00
Undivided profits	1,184.67	.....
Savings accounts	907.75	12,544.91
Individual deposits	25,655.67	58,764.10
Demand certificates	250.00	5,250.00
Certified checks	541.30	.....
Cashiers' checks	17.50	22.31
Total	\$ 54,156.89	\$ 112,381.32

Examined June 1, 1912; Nov. 29, 1912.

Names of Stockholders—T. B. Aldridge, A. J. Beckwith, F. L. Bartlett, J. F. Beeler, W. A. Berg, Max Besser, J. C. Breckon, Samuel Christenson, Charles J. Clayton, T. B. Crow, H. D. Denny, Fred K. Dibley, Herman A. Giese, Louis B. Goldberg, Winfield, G. C. Hitt, Chris Irving, George H. Knifton, A. W. Lamm, Charles A. Lutz, Frank H. Mason, Charles W. Mason, J. F. Merridith, John C. Murray, P. N. Nelson, James G. Noll, P. J. Pothuisje, J. M. Rashel, Allen J. Read, John M. Reid, J. B. Rycraft, R. E. Spencer, C. M. Strawn, S. J. Thomas, Abner Wagman, Kit Wilson, H. E. Wright, F. H. Yelton, Halsey Butler, T. Evans, William N. Detweiler, J. D. Foster, A. D. Wright, W. O. Lamping, G. L. Rice, Allison Stocker.

NO. 255, STATE BANK.

THE NIGHT AND DAY BANK, DENVER, COLORADO.

W. R. McBride, President; Lord Ogilvy, Vice-President; O. E. Crabill, Cashier.

RESOURCES.

	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured)	\$ 1,300.00	\$ 5,921.15
Loans and discounts (unsecured)	190.00	5,805.85
Overdrafts .....	.....	334.27
Furniture and fixtures	15,418.00	46,042.20
Due from banks and bankers	27,480.60	28,762.84
Checks and cash items	346.87	436.29
Currency	1,472.00	2,501.00
Gold	85.00	1,955.00
Silver and fractional coin	857.81	865.86
Total	\$ 77,150.28	\$ 92,594.46

LIABILITIES.

Capital stock paid in	\$ 50,000.00	\$ 50,000.00
Surplus fund	650.00	.....
Undivided profits, net	26.18	853.52
Time certificates of deposit .....	.....	9,525.60
Individual deposits	22,389.40	32,161.34
Certified checks	4,050.00	.....
Cashiers' checks	25.00	45.00
Total	\$ 77,150.28	\$ 92,594.46

Examined May 22, 1912.

Stockholders—Max Waessel, I. Berlin, Mrs. H. S. Bauman, E. T. Duffey, Mrs. E. Kumpf Krebs, L. Ogilvy, Wm. M. Brown,
 Chas. Hall, Isidore Amter, Henry Eggers, Miss Mary Clapp, O. H. Egge, Peter Allpeter, John R. Gemmill, E. H. Norton,
 Theresa S. Hertha, Alice Rose Carmichael, Charlissa M. Moynahan, James W. Moynahan, A. E. Moynahan, Will R. McBride,
 R. T. McBride, M. Travis, Louis B. Leach, Estate J. E. Courtney, O. E. Crabill, Isabella J. Fisher.

No. 227, PRIVATE BANK.

NORTH DENVER BANK, DENVER, COLORADO.

George C. Wright, Cashier.

RESOURCES.

	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 5,825.00	\$ 15,766.76	\$ 27,550.79	\$ 24,130.84
Loans and discounts (unsecured).....	405.00	2,455.00	10,978.11	12,906.27
Overdrafts .....	.....	.....	32.04	1.00
Bonds, stocks and securities.....	.....	.....	727.89	.....
Furniture and fixtures.....	688.00	1,672.50	1,672.50	1,691.90
Due from banks and bankers.....	11,352.36	8,313.07	3,337.03	2,161.61
Checks and cash items.....	.....	354.02	162.38	112.00
Currency	1,158.00	1,038.00	652.00	991.30
Gold	605.00	180.00	235.00	565.00
Silver and fractional coin.....	214.57	266.43	427.68	356.64
Expense account	108.47	.....	.....	.....
Total	\$ 20,366.40	\$ 30,095.78	\$ 45,775.42	\$ 42,976.56

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	208.65	896.87	1,470.72
Time certificates of deposit.....	110.00	5,170.00	12,403.40	7,580.50
Individual deposits	9,069.15	14,638.39	22,369.15	23,652.14
Cashiers' checks	1,187.25	78.71	106.00	273.20
Total	\$ 20,366.40	\$ 30,095.78	\$ 45,775.42	\$ 42,976.56

Examined Oct. 15, 1911; April 5, 1912.

Owners—R. J. Morris, H. L. Morris, C. F. Goss, John Q. Adams, John G. Reeve, George C. Wright, Roy P. Gholson, Fred Boos,
I. T. Phegley.

THE PIONEER STATE BANK, DENVER, COLORADO.

Walter A. Peterson, President; Albert C. Monson, Vice-President; C. E. Lundvall, Cashier.

RESOURCES.

	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 32,485.00	\$ 57,440.00
Loans and discounts (unsecured).....	.....	2,480.00
Bonds to secure postal savings.....	.....	5,000.00
Bonds, stocks and securities.....	32,561.92	41,732.70
Premium on bonds.....	156.75	226.75
Furniture and fixtures.....	6,319.90	7,494.75
Due from banks and bankers.....	20,210.72	25,098.57
Checks and cash items.....	259.00	1,427.68
Currency.....	7,912.00	7,997.00
Gold.....	2,440.00	1,182.50
Silver and fractional coin.....	2,266.55	2,145.53
Expense account.....	906.74	230.76

Total

\$ 165,519.18

\$ 152,516.21

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	1,500.00	1,500.00
Time certificates of deposit.....	5,700.00	13,683.00
Savings accounts.....	4,444.46	25,117.43
Postal savings deposits.....	.....	81.80
Individual deposits.....	13,623.72	60,000.29
Due to banks and bankers.....	.....	1,606.57
Demand certificates of deposit.....	250.00	125.00
Certified checks.....	1.00	1.00
Cashiers' checks.....	20.00	89.15

Total

\$ 165,519.18

\$ 152,516.21

Examined April 29, 1912; Oct. 15, 1912.

Stockholders—Oscar A. Peterson, Charles P. Peterson, Walter A. Peterson, Harry K. Brown, Frederick S. Tusworth, Gustav Anderson, Sime Nelson, Erick G. Peterson, C. A. Lundvall, Henry L. Lundvall, Carl E. Lundvall, Oella J. Adair, A. Earl Anderson, Charles Johnson, Oscar Monson, John N. Westergren, Albert C. Monson, Arthur F. Matcom.

NO. 242, STATE BANK.

THE SILVER STATE BANK, DENVER, COLORADO.

Fred L. Boos, President; M. T. Murray, Vice-President; John Q. Adams, Cashier.

RESOURCES.

Loans and discounts (secured).....	Nov. 26, 1912
Loans and discounts (unsecured).....	\$ 20,810.00
Overdrafts (secured and unsecured).....	23,169.40
Other bonds, stocks and securities.....	14.33
Furniture and fixtures.....	250.00
Due from banks and bankers.....	2,923.81
Checks and cash items.....	34,425.49
Currency.....	412.81
Gold.....	1,672.00
Silver and fractional coin.....	552.50
Expense.....	751.09
Total.....	1,265.49
	\$ 86,246.92

LIABILITIES.

Capital stock paid in.....	\$ 37,900.00
Time certificates of deposit.....	4,895.00
Individual deposits.....	38,035.01
Demand certificates of deposit.....	5,000.00
Cashiers' checks.....	446.91
Total.....	\$ 86,246.92

Examined Aug. 31, 1912.

Stockholders—C. M. Augustine, John Q. Adams, G. A. Allen, George Ais, A. Baxter, W. F. Blanchard, W. R. Buchanan, J. A. Brackett, Fred L. Boos, W. J. Colson, R. C. Colson, T. S. Cox, Denver Retail Grocers' Association, J. Epstein, George Eames, F. J. Nolan, Walter Flohr, John Fredericks, J. B. Ginn, Garwood & Garwood, T. F. Galligan, Geo. E. Hathaway, John C. Hammel, Hillenbrenner and Son, J. R. Johnson, T. W. Kelley, H. Landwehr, W. J. Line, Lockhart Bros., Bon I. Look, Carl Lemmer, R. J. Morris, M. T. Murray, S. Mayer, Thos. Madigan, Eva B. Madigan, L. M. Philbrick, Rudolph Bros., Gus Reddish, C. E. Rinn, C. W. T. Strong, W. D. Steinmetz, J. W. Shriver, Wm. Small, H. E. Summers, Frank H. Schutte, E. A. Timm, F. A. Wolf, A. J. Weisbrod, L. Zimmerman.

STATE BANK OF DENVER, DENVER, COLORADO.

G. E. Armstrong, President; A. H. Stewart, Vice-President; Otto Frederick, Cashier.

RESOURCES.

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 9,655.73	\$ 11,760.00	\$ 13,691.36	\$ 18,745.00	\$ 29,006.95
Loans and discounts (unsecured).....	1,634.10	2,058.50	5,611.00	10,028.30	13,670.41
Overdrafts .....	.....	.....	.06	.....	31.23
Bonds, stocks and securities.....	11,152.00	22,516.65	12,750.80	13,665.00	21,375.00
Premium on bonds.....	26.17	391.18	39.05	119.20	26.40
Furniture and fixtures.....	2,659.90	2,865.90	2,865.90	2,865.90	2,865.90
Due from banks and bankers.....	19,754.77	5,450.80	8,611.91	14,242.51	30,623.48
Checks and cash items.....	593.46	3,206.29	1,730.31	1,183.30	1.05
Currency	1,297.00	1,787.00	1,365.00	1,780.00	2,927.00
Gold	435.00	925.00	1,065.00	750.00	350.00
Silver and fractional coin.....	198.91	314.10	212.76	270.02	376.43
Expense account	1,018.72	793.39	.....	57.79	.....
Total	\$ 48,505.76	\$ 52,068.21	\$ 47,943.15	\$ 63,707.02	\$ 101,253.88

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net.....	.....	.....	190.81	.....	2,374.17
Time certificates of deposit.....	1,322.00	727.00	852.00	277.00	2,779.17
Savings accounts .....	.....	.....	.....	.....	314.51
Individual deposits	11,172.46	10,136.08	10,100.48	27,126.56	59,194.66
Due to banks and bankers.....	.....	5,115.13	138.46	138.46	.....
Demand certificates of deposit.....	.....	90.00	.....	165.00	.....
Certified checks .....	.....	.....	290.00	.....	562.50
Cashiers' checks	11.30	.....	411.40	.....	25.95
Other liabilities .....	.....	.....	.....	.....	2.92
Total	\$ 48,505.76	\$ 52,068.21	\$ 47,943.15	\$ 63,707.02	\$ 101,253.88

Total \$ 48,505.76
Examined Jan. 16, 1911; June 29, 1911; May 4, 1912.

Stockholders—G. E. Armstrong, J. Stanley Edwards, C. M. Morris, P. H. Showalter, A. H. Stewart.

NO. 34, STATE BANK.

THE STATE MERCANTILE BANK, DENVER, COLORADO.

E. W. Elwell, President; M. J. Reed, Vice-President; Howard Klugh, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 49,789.61	\$ 50,116.12	\$ 49,836.20	\$ 54,221.75	\$ 64,993.66	\$ 63,230.90
Loans and discounts (unsecured).....	25,110.00	27,322.14	26,650.66	29,174.76	42,719.50	38,627.23
Overdrafts	3,567.42	2,498.29	2,471.33	318.34	1,622.75	528.11
Furniture and fixtures.....	900.00	2,000.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate.....	1,164.60	1,908.70	6,229.70	6,229.70	6,229.70	6,929.70
Due from banks and bankers.....	5,134.28	6,068.50	6,575.01	17,768.29	5,719.01	10,019.95
Checks and cash items.....	1,400.90	336.00	581.97	582.47	180.00	60.00
Currency	103.00	1,068.00	1,170.00	1,402.00	1,230.00	614.00
Gold	1,095.00	160.00	280.00	160.00	525.00	10.00
Silver and fractional coin.....	130.35	318.80	801.25	678.90	492.50	575.53
Total	\$ 88,695.16	\$ 91,826.55	\$ 96,393.12	\$ 112,336.21	\$ 125,512.12	\$ 122,426.42

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 70,000.00	\$ 70,000.00	\$ 70,000.00
Surplus fund	3,600.00	3,900.00	4,500.00	.....	700.00	1,600.00
Undivided profits, net.....	690.25	1,795.59	1,137.98	1,826.69	3,916.56	4,686.00
Bills payable.....	8,270.00	6,270.00	4,000.00	.....	3,000.00	.....
Time certificates of deposit.....	22,415.00	25,033.38	26,315.11	16,916.70	19,675.16	19,157.24
Savings accounts.....	.....	515.50	.....	.....	.....	.....
Dividends unpaid.....	45.00	.....	.....	720.00	.....	.....
Individual deposits.....	23,118.53	22,892.61	29,018.33	22,084.10	27,560.81	26,601.46
Demand certificates of deposit.....	375.70	990.00	990.00	175.00	449.00	280.00
Certified checks.....	.....	1.32	1.32	1.32	44.32	1.32
Cashiers' checks.....	150.68	428.15	403.38	582.40	196.24	100.40
Total	\$ 88,695.16	\$ 91,826.55	\$ 96,393.12	\$ 112,336.21	\$ 125,512.12	\$ 122,426.42

Examined Dec. 28, 1911; Oct. 17, 1912.

Stockholders—E. W. Elwell, M. J. Reed, Howard Klugh, W. D. McGinnis, Grace Niles, Millard F. Niles, Blanche Stimson, S. H. Buffington, M. E. Berriek, J. H. Shumaker, Flora S. Hendrie, Frances B. Brower, Victor B. Robinson, Mary E. Robinson.

Number 215, STATE BANK.

THE WEST SIDE STATE BANK, DENVER, COLORADO.

F. P. Kelley, President; A. N. Eells, Vice-President; A. E. Upton, Cashier.

RESOURCES.

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 11, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 4,630.00	\$ 12,675.95	\$ 15,740.95	\$ 21,930.25	\$ 21,384.32
Loans and discounts (unsecured).....	7,004.00	16,721.85	29,839.65	33,811.49	32,622.14
Overdrafts	181.20	277.29	8.66	272.29	367.87
Bonds, stocks and securities.....	250.00	12,925.00	11,739.00	20,017.15	24,930.50
Premium on bonds.....	.....	.....	.....	.....	11.00
Furniture and fixtures.....	3,911.17	4,495.94	4,495.91	4,638.39	4,560.04
Banking house	2,010.90	2,014.15	1,725.15	1,657.15	1,572.15
Due from banks and bankers.....	22,638.83	13,745.25	19,565.14	12,704.83	28,578.56
Checks and cash items.....	628.41	1,833.91	332.51	342.28	501.68
Currency	4,004.00	6,172.00	6,744.00	4,702.00	5,698.00
Gold	390.00	210.00	207.50	2,630.00	2,247.50
Silver and fractional coin.....	1,335.88	1,512.85	1,457.71	1,537.94	1,510.87
Other resources .....	.....	.....	.....	.....	50.00
Expense account	1,895.32	3,367.95	.....	.....	.....

Total\$ 49,512.71

\$ 104,143.77

\$ 121,031.63

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	.....	.....	2.32	164.47	518.86
Time certificates of deposit.....	.....	.....	3,355.35	4,345.35	5,182.65
Savings accounts	880.00	3,040.85	14,888.72	20,475.22	31,340.61
Individual deposits	5,778.18	15,582.80	11,409.71	45,478.64	15,964.89
Due to banks and bankers.....	26,777.61	39,890.55	.....	.....	4,477.12
Demand certificates of deposit.....	.....	.....	1,065.00	2,826.79	5,297.18
Cashiers' checks	1,076.89	1,537.94	1,126.17	853.39	1,253.32

Total\$ 49,512.71

\$ 104,143.77

\$ 121,031.63

Examined Jan. 16, 1911; June 30, 1911; March 11, 1912.

Stockholders—J. N. Clark, A. W. Eells, W. C. Eells, A. N. Eells, F. P. Kelley, Thomas Randall, George G. Randall, William E.

Upton, Ellen A. Upton, A. E. Upton, Elmer Eells, L. G. Lantzenheiser.

NO. 188, STATE BANK.

DOLORES STATE BANK, DOLORES, COLORADO.

H. J. Porter, President; Langley S. Foote, Vice-President; Randolph Williamson, Cashier; Ernest C. Robbins, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 8,380.87	\$ 9,097.85	\$ 13,205.93	\$ 11,627.98	\$ 5,094.93	\$ 7,807.15
Loans and discounts (unsecured).....	6,518.28	11,406.64	14,101.05	11,655.85	15,276.30	13,541.92
Overdrafts	17.53	26.23	.....	8.74	63.94	44.73
Bonds to secure postal savings.....	.....	.....	.....	2,204.80	2,000.00	2,000.00
Bonds, stocks and securities.....	.....	100.00	.....	.....	3,128.69	9,425.85
Premium on bonds.....	.....	.....	.....	.....	157.80	502.36
Furniture and fixtures.....	1,417.55	1,492.55	1,742.55	1,700.00	1,700.00	1,700.00
Banking house	2,605.71	2,605.71	2,605.71	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	10,537.39	10,993.06	11,434.24	17,274.99	19,302.10	14,653.92
Checks and cash items.....	382.93	111.10	878.47	142.20	548.91	267.80
Currency	1,726.00	597.00	117.00	986.00	2,520.00	680.00
Gold	1,340.00	1,135.00	1,400.00	1,575.00	1,700.00	1,760.00
Silver and fractional coin.....	296.86	530.36	268.78	609.55	703.38	515.95
Expense account	1,246.28	.....	.....	.....	.....	.....
Total	\$ 34,469.40	\$ 38,095.50	\$ 49,053.73	\$ 50,285.11	\$ 55,296.05	\$ 55,399.68

LIABILITIES.

Capital stock paid in.....	\$ 6,900.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	.....	500.00	500.00	500.00
Undivided profits, net.....	.....	25.99	427.41	128.36	464.66	362.02
Time certificates of deposit.....	2,048.00	.....	1,539.89	1,097.65	3,298.65	2,172.55
Postal savings .....	.....	.....	.....	.....	500.00	400.00
Individual deposits	25,521.40	27,070.06	37,086.43	38,559.10	40,392.74	41,965.11
Demand certificates of deposit.....	.....	999.46	.....	.....	.....	.....
Total	\$ 34,469.40	\$ 38,095.50	\$ 49,053.73	\$ 50,285.11	\$ 55,296.05	\$ 55,399.68

Examined May 25, 1911; June 11, 1912.

Stockholders—H. J. Porter, Langley S. Foote, Randolph Williamson, Ernest C. Robbins, Mary E. Williamson, James L. Trimble, Malcom McWaig, August Kuhlman, George G. Foote, A. B. Williamson.

J. J. HARRIS AND COMPANY, BANKERS, DOLORES, COLORADO.

R. S. S. Fox, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 65,478.30	\$ 67,167.56	\$ 68,652.59	\$ 70,577.54	\$ 69,443.30	\$ 59,907.69
Loans and discounts (unsecured).....	50,758.35	96,633.08	70,626.59	66,599.46	101,162.91	65,563.47
Overdrafts	.50	55.58	61.63	1.52	.....	.....
Bonds, stocks and securities.....	8,516.91	9,091.65	14,223.38	14,223.82	13,922.19	13,421.90
Furniture and fixtures.....	1,239.85	1,239.85	1,239.85	1,115.85	1,115.85	1,115.85
Due from banks and bankers.....	114,455.42	56,893.43	61,619.49	69,503.07	50,888.81	103,491.88
Checks and cash items.....	.....	802.50	136.52	127.00	27.00	.....
Currency	3,608.00	3,474.00	3,714.00	2,781.00	1,185.00	5,438.00
Gold .....	.....	85.00	15.00	55.00	100.00	765.00
Silver and fractional coin.....	985.77	1,123.91	659.89	989.66	760.38	1,076.89
Expense account	22.05	.....	.....	.....	.....	.....
Total	\$ 245,065.15	\$ 236,596.56	\$ 221,007.94	\$ 225,973.92	\$ 241,605.50	\$ 310,786.88

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	.....	3,897.81	8,193.55	824.17	4,369.91	7,801.66
Bills payable .....	.....	20,000.00	.....	.....	20,000.00	.....
Time certificates of deposit.....	32,377.00	29,878.36	28,224.90	16,831.71	17,427.78	27,064.87
Individual deposits	155,886.08	130,219.59	130,463.74	154,890.31	147,106.66	225,066.87
Demand certificates of deposit.....	6,802.07	2,570.80	4,125.75	3,427.70	2,701.15	749.40
Certified checks .....	.....	.....	.....	.....	.....	111.08
Total	\$ 245,065.15	\$ 236,596.56	\$ 221,007.94	\$ 225,973.92	\$ 241,605.50	\$ 310,786.88

Examined May 26, 1911; June 12, 1912.

Owners—John J. Harris and A. F. Harris.

Number 165, TRUST COMPANY.

THE DURANGO TRUST COMPANY, DURANGO, COLORADO.

J. L. McNeil, President; A. P. Camp, Vice-President; A. W. Ayres, Secretary.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 68,615.20	\$ 69,451.40	\$ 83,415.82	\$ 84,359.15	\$ 93,619.15	\$ 84,685.65
Loans and discounts (unsecured).....	17,234.81	22,436.66	28,374.30	22,761.15	22,406.10	20,688.45
Overdrafts .....	.....	.....	160.49	.....	291.38	2.85
Bonds to secure postal savings.....	.....	.....	7,000.00	7,000.00	7,000.00	7,000.00
Bonds, stocks and securities.....	44,200.71	51,920.02	44,248.26	49,229.62	64,528.41	66,943.97
Furniture and fixtures.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Due from banks and bankers.....	49,921.72	57,124.55	39,996.57	77,313.75	56,496.23	82,576.22
Checks and cash items.....	312.26	11.25	181.56	797.80	255.90	155.25
Currency	2,779.00	3,370.00	4,100.00	3,197.00	3,870.00	4,273.00
Gold	30.00	165.00	155.00	40.00	145.00	325.00
Silver and fractional coin.....	1,344.25	1,253.25	1,127.75	1,057.65	1,082.80	1,026.75
Total	\$ 189,497.95	\$ 210,662.13	\$ 213,819.75	\$ 250,856.12	\$ 254,694.00	\$ 272,676.61

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	.....	.....	.....	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	918.04	1,568.31	3,028.77	958.83	3,214.09	2,422.29
Time certificates of deposit.....	10,925.00	6,404.00	9,419.00	9,443.66	8,816.51	7,177.51
Savings accounts	77,426.94	93,852.40	94,299.53	114,388.80	112,196.17	133,217.26
Postal savings deposits.....	.....	.....	2,446.73	2,701.02	2,380.48	2,857.01
Trust funds	1,097.55	500.00	500.00	.....	10,574.15	988.63
Individual deposits	45,368.92	46,291.60	40,654.12	58,557.73	55,345.49	63,872.12
Demand certificates of deposit.....	982.50	11,487.50	11,377.50	11,570.58	10,894.95	11,018.45
Certified checks .....	.....	.....	.....	.....	163.75	13.75
Cashiers' checks	2,779.00	558.32	2,394.10	2,235.50	128.41	74.62
Other liabilities .....	.....	.....	.....	.....	.....	35.00
Total	\$ 189,497.95	\$ 210,662.13	\$ 213,819.75	\$ 250,856.12	\$ 254,694.00	\$ 272,676.61

Examined May 24, 1911; June 8, 1912.

Stockholders—A. W. Ayres, O. F. Boyle, Charles Boettcher, Juliet T. Blakely, A. P. Camp, James L. Camp, E. T. Jeffery, John L. McNeil, Mary A. McLean, Glenn A. Scouton, T. M. Toll, Katharine W. Toll, Charles C. Upham, William P. Valle, W. F. Weightman, Albert J. Gibbs, Minnie B. Lowe, K. A. Gagg.

NO. 178, *STATE BANK.

THE LA PLATA COUNTY BANK, DURANGO, COLORADO.

Charles H. Snyder, President; Henry Schutz, Vice-President; Charles H. Schutz, Cashier; Henry A. Childs, Assistant Cashier.

RESOURCES.

	Jan. 7 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912
Loans and discounts (secured).....	\$ 82,208.77		\$ 58,882.89	\$ 44,001.73
Loans and discounts (unsecured).....	5,736.70	\$ 105,929.38	25,679.86	23,211.16
Overdrafts	215.25	1,712.31	1,518.96	1,728.13
Bonds, stocks and securities.....		5,250.43	2,014.73	3,605.92
Furniture and fixtures.....	3,650.00	4,000.00	4,000.00	4,000.00
Other real estate.....				7,250.00
Due from banks and bankers.....	20,310.47	22,015.76	7,865.06	10,455.52
Checks and cash items.....	2,418.43	4,219.95	1,150.41	1,415.95
Currency	8,293.00	2,716.00	7,288.00	4,418.00
Gold	5,215.00	385.00	600.00	475.00
Silver and fractional coin.....	709.36	1,212.07	817.55	1,217.89
Other resources.....		3,500.45	1,680.45	300.00
Expense account.....		129.01		1,128.26
Total	\$ 128,786.98	\$ 151,220.12	\$ 111,497.91	\$ 103,617.56

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	2,500.00	2,500.00		
Undivided profits, net.....	141.92		701.24	1,279.61
Bills payable.....	5,000.00	10,000.00	19,055.00	18,955.00
Time certificates of deposit.....	7,105.28	7,902.67	15,303.85	13,253.37
Savings accounts.....	2,536.21	5,207.76	3,300.83	3,756.49
Individual deposits.....	80,343.71	91,791.09	46,767.38	41,009.31
Due to banks and bankers.....	6,099.30	5,819.40	1,118.09	267.28
Demand certificates of deposit.....			206.00	126.00
Cashiers' checks.....	57.50	.50	36.55	.50
Total	\$ 128,786.98	\$ 151,220.12	\$ 111,497.91	\$ 103,617.56

Examined May 23, 1911; June 1, 1911; Sept. 5, 1911.

Stockholders—T. K. Irwin, J. B. Lazear, W. T. Darlington, C. A. Ball, J. B. Bradford, C. B. Dudley, A. E. Butzbach, L. E.

Smith, Mrs. J. J. Malone, L. A. Nelson, Charles H. Snyder, H. C. Turrell, H. N. Linneberger, Charles H. Schutz, Woods and

Turner, Burritt S. Allen, Henry Schutz.

*Suspended May 20, 1912.

Receiver appointed May 25, 1912.

NO. 43, STATE BANK.

THE ELBERT COUNTY BANK, ELBERT, COLORADO.

Gordon Jones, President; W. D. Reilly, John H. Jones, Vice-Presidents; J. E. Mayer, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 15,119.90	\$ 15,746.82	\$ 18,156.59	\$ 15,914.87	\$ 22,464.92	\$ 17,043.60
Loans and discounts (unsecured).....	60,987.20	56,956.29	66,127.00	70,007.64	69,447.09	72,655.02
Overdrafts	77.45	24.52	48.99	7.85	5.98	76.99
Bonds, stocks and securities.....	10,212.37	6,711.49	6,966.34	7,214.81	6,135.00	6,550.00
Premium on bonds.....	.....	45.00	.....	.....	45.00	.....
Furniture and fixtures.....	989.81	921.59	887.14	532.19	532.19	532.19
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	29,606.72	21,809.23	30,169.37	7,010.67	16,605.29	27,778.45
Checks and cash items.....	7.50	149.53	.....	.....	.....	.....
Currency	1,942.00	1,996.00	1,766.00	1,250.00	1,531.00	1,560.00
Gold	805.00	890.00	455.00	400.00	555.00	270.00
Silver and fractional coin.....	822.15	650.88	353.16	402.88	582.42	477.02
Total	\$ 123,100.10	\$ 108,331.35	\$ 127,429.59	\$ 105,330.91	\$ 120,403.89	\$ 129,443.27

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	10,000.00
Undivided profits, net.....	2,051.16	2,871.48	5,118.17	5,659.21	6,492.28	1,739.31
Time certificates of deposit.....	28,912.67	30,113.89	29,308.92	29,385.11	41,176.69	38,171.45
Dividends unpaid.....	100.00	.....	.....	.....	.....	.....
Individual deposits.....	74,032.61	59,365.80	76,329.47	54,260.44	56,117.53	67,864.39
Cashiers' checks.....	3,003.65	980.18	1,673.03	1,026.15	1,617.39	1,608.12
Total	\$ 123,100.10	\$ 108,331.35	\$ 127,429.59	\$ 105,330.91	\$ 120,403.89	\$ 129,443.27

Examined March 13, 1911; April 19, 1912.

Stockholders—L. W. Jamison, John H. Jones, J. E. Mayer, Wm. D. Reilly, Gordon Jones, James Ringold.

ERIE BANK, ERIE, COLORADO.

James P. Miller, Cashier; James Brennan, Jr., Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 23,642.48	\$ 25,062.10	\$ 21,994.19	\$ 22,846.24	\$ 25,864.23	\$ 32,786.41
Loans and discounts (unsecured).....	18,927.42	19,467.92	19,285.92	19,451.93	20,259.27	18,231.18
Overdrafts	236.48	23.17	12.70	63.98	293.14	284.45
Bonds, stocks and securities.....	1,820.00	2,173.21	2,371.41	2,855.17	2,229.25	2,933.60
Furniture and fixtures.....	1,857.80	1,857.80	1,857.80	1,700.00	1,700.00	1,700.00
Banking house	2,573.44	2,573.44	2,573.44	2,573.44	2,573.44	2,573.44
Other real estate.....	1,898.26	1,898.26	1,898.26	1,898.26	1,898.26	1,898.26
Due from banks and bankers.....	12,268.59	14,839.31	26,604.19	20,020.70	12,560.14	14,915.41
Currency	2,080.00	1,800.00	2,400.00	1,200.00	800.00	1,600.00
Gold	1,020.00	1,255.00	1,300.00	500.00	200.00	700.00
Silver and fractional coin.....	310.50	214.31	315.36	292.90	393.79	315.81
Total	\$ 66,714.57	\$ 70,864.55	\$ 80,313.27	\$ 73,312.62	\$ 68,372.52	\$ 77,911.59

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 13,000.00	\$ 13,000.00
Undivided profits, net.....	1,376.38	1,299.74	1,722.46	2,097.13	1,241.65	1,912.40
Bills payable	5,000.00	.....	.....	.....	.....	.....
Time certificates of deposit.....	1,304.38	11,002.27	11,498.34	9,979.72	17,504.72	19,455.85
Savings accounts	625.13	605.46	488.98	536.96	711.56	755.01
Individual deposits	12,138.68	44,457.08	53,603.49	47,638.81	35,914.59	42,788.63
Other liabilities	3,000.00	3,000.00	3,000.00	3,000.00	.....	.....
Total	\$ 66,714.57	\$ 70,864.55	\$ 80,313.27	\$ 73,312.62	\$ 68,372.52	\$ 77,911.59

Examined Dec. 14, 1911; May 11, 1912.

Owners—C. W. Bixler, James Brennan, Jr.; Evan Davis, J. E. Oakley, Thos. Richards, Phineas Woolley, William Whiles, Theo. Hopkins, James P. Miller, Mary E. Miller, J. O. V. Wise, J. J. Steinbaugh, Enoch T. Vaughn, Joseph Mitchell, Annie Jackson, T. R. Jackson, D. E. Evans, George Miller.

NO. 37, STATE BANK.

ESTES PARK BANK, ESTES PARK, COLORADO.

F. O. Stanley, President; J. D. Stead, First Vice-President; C. H. Bond, Second Vice-President; A. D. Lewis, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 29, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 17,925.23	\$ 15,296.88	\$ 15,011.85	\$ 17,265.19	\$ 18,908.63	\$ 17,222.00
Loans and discounts (unsecured).....	13,758.91	24,567.53	15,550.94	15,948.49	21,839.57	31,831.42
Overdrafts	214.96	327.14	214.45	196.01	824.43	975.88
Bonds, stocks and securities.....	.....	.....	.....	.....	.....	511.83
Furniture and fixtures.....	1,400.00	1,400.00	1,528.00	1,340.00	1,379.00	1,454.00
Banking house	2,880.00	4,780.00	4,874.42	4,700.00	4,700.00	4,725.00
Due from banks and bankers.....	13,393.30	6,794.54	27,204.53	12,259.98	4,726.98	11,427.86
Checks and cash items.....	.....	37.91	52.98	9.50	6.15	.....
Currency	1,581.00	1,359.00	950.00	830.00	1,585.00	990.00
Gold	315.00	130.00	55.00	.....	130.00	20.00
Silver and fractional coin.....	1,204.39	743.22	343.88	274.74	565.28	512.82
Total	\$ 52,672.79	\$ 55,406.22	\$ 65,786.05	\$ 52,824.21	\$ 54,665.04	\$ 69,640.81

LIABILITIES.

Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund .....	.....	.....	.....	800.00	800.00	800.00
Undivided profits, net.....	1,428.22	1,693.56	1,989.53	233.59	748.36	1,129.13
Bills payable .....	.....	4,500.00	.....	.....	3,500.00	.....
Time certificates of deposit.....	3,564.05	4,133.40	5,533.54	3,874.54	4,337.89	5,502.10
Dividends unpaid	12.00	12.00	.....	.....	.....	.....
Individual deposits	35,432.52	33,057.26	46,212.98	35,916.08	33,278.79	50,084.58
Demand certificates of deposit.....	82.50	10.00	50.00	.....	.....	125.00
Other liabilities	153.50	.....	.....	.....	.....	.....
Total	\$ 52,672.79	\$ 55,406.22	\$ 65,786.05	\$ 52,824.21	\$ 54,665.04	\$ 69,640.81

Examined Aug. 4, 1911; Aug. 2, 1912.

Stockholders—Alma E. Bond, C. H. Bond, J. M. Cunningham, Josephine Edwards, Jennie E. Ferguson, H. P. James, C. E. Lester,

M. J. Lovett, W. T. Parke, Samuel Service, F. O. Stanley, J. D. Stead, Roy Wiesh, Lula T. Woods, E. L. Baldwin,

Al. Hayden, Jr., Julian Hayden, A. D. Lewis, Wiley C. Wood.

NO. 40, STATE BANK.

FARMERS AND MERCHANTS BANK OF EVANS, EVANS, COLORADO.

John H. Behrens, President; J. M. Kinsinger, Vice-President; E. W. Balfour, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 8,428.00	\$ 9,459.74	\$ 12,524.50	\$ 13,974.78	\$ 16,787.20	\$ 19,566.00
Loans and discounts (unsecured).....	20,662.54	25,176.71	25,042.29	22,194.57	23,243.49	26,182.77
Overdrafts	50.08	149.35	108.78	82.98	96.96	89.39
Bonds, stocks and securities.....	.....	.....	.....	.....	.....	1,100.75
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,065.00	1,000.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks and bankers.....	33,919.70	4,660.43	29,178.60	14,801.52	6,364.77	27,761.93
Checks and cash items.....	1,315.80	361.30	.....	.....	12.75	785.63
Currency	1,002.00	1,035.00	1,794.00	2,454.00	1,145.00	1,693.00
Gold	370.00	.....	290.00	535.00	1,130.00	607.50
Silver and fractional coin.....	896.85	684.97	642.37	636.85	925.81	1,901.28
Other resources .....	.....	.....	.....	174.20	63.01	.....
Total	\$ 71,244.94	\$ 45,527.50	\$ 73,580.54	\$ 58,853.90	\$ 53,834.02	\$ 83,688.25

LIABILITIES.

Capital stock paid in.....	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Undivided profits, net.....	841.24	284.20	1,271.61	366.47	594.07	1,031.53
Bills payable .....	.....	.....	4,000.00	.....	.....	.....
Time certificates of deposit.....	6,902.00	7,623.00	8,429.00	10,334.22	14,053.22	15,273.22
Dividends unpaid	330.00	150.00	150.00	12.50	.....	.....
Individual deposits	49,429.23	24,483.55	45,948.93	35,305.71	26,362.73	53,544.55
Demand certificates of deposit.....	115.00	63.00	531.00	85.00	64.00	1,088.85
Certified checks	250.00	250.00	250.00	250.00	250.00	250.00
Reserved for taxes.....	347.50	173.75	.....	.....	.....	.....
Total	\$ 71,244.94	\$ 45,527.50	\$ 73,580.54	\$ 58,853.90	\$ 53,834.02	\$ 83,688.25

Examined March 2, 1911; March 1, 1912.

Stockholders—J. H. Behrens, H. P. Behrens, J. A. Behrens, E. W. Balfour, Estate E. H. Beeson, Robert Eckhardt, P. H. Herriott, J. M. Kinsinger, C. W. Price, Carrie Pashbaugh.

NO. 17, PRIVATE BANK.

THE BANK OF FAIRPLAY, FAIRPLAY, COLORADO.

A. A. Dollison, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 3,100.00	\$ 5,400.00	\$ 5,400.00	\$ 5,400.00	\$ 5,400.00	\$ 5,400.00
Loans and discounts (unsecured).....	15,249.89	14,427.49	16,982.94	13,212.63	14,214.63	16,523.89
Overdrafts	138.38	.....	.....	34.02	61.36	180.29
Bonds, stocks and securities.....	115,473.15	114,417.65	115,513.60	114,875.54	113,623.50	96,154.42
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	70,652.12	56,131.98	21,710.67	19,840.52	17,966.49	19,260.04
Checks and cash items.....	400.62	1,246.25	1,547.54	51.42	1,488.02	171.04
Currency	4,455.00	5,520.00	3,014.00	1,989.00	2,860.00	2,736.00
Gold	3,755.00	3,905.00	2,575.00	2,610.00	3,115.00	2,620.00
Silver and fractional coin.....	448.07	371.43	515.48	284.55	715.62	372.78
Total	\$ 214,672.23	\$ 202,479.80	\$ 168,319.23	\$ 159,357.68	\$ 159,844.62	\$ 144,423.46

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	6,873.30	1,830.99	4,409.32	445.25	627.72	2,575.65
Time certificates of deposit.....	41,453.05	37,771.75	35,446.81	36,375.18	34,218.80	29,065.54
Individual deposits	136,218.38	139,794.55	101,109.28	97,331.60	101,678.41	90,065.27
Due to banks and bankers.....	6,345.34	.....	3,867.11	2,500.36	.....	.....
Demand certificates of deposit.....	3,782.16	3,052.51	3,466.41	2,705.29	3,289.69	2,727.00
Total	\$ 214,672.23	\$ 202,479.80	\$ 168,319.23	\$ 159,357.68	\$ 159,844.62	\$ 144,423.46

Examined Sept. 12, 1911; Oct. 3, 1912.

Owner—J. H. Singleton.

NO. 212, STATE BANK.

THE FARMERS STATE BANK OF FLAGLER, FLAGLER, COLORADO.

F. E. Gibson, President; H. R. Dennis, Vice-President; R. E. Lawther, Cashier.

RESOURCES.

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 6,305.62	\$ 6,524.72	\$ 6,883.27	\$ 9,467.27	\$ 10,032.07
Loans and discounts (unsecured).....	6,006.43	5,532.15	9,171.76	9,597.58	11,752.01
Overdrafts	5.26	9.00	535.69	877.66	274.17
Bonds, stocks and securities.....	.....	.....	15.97	102.50	85.00
Furniture and fixtures.....	1,249.30	1,573.66	1,688.76	1,803.76	1,849.86
Banking house	12,411.99	14,848.55	15,298.08	15,278.63	15,337.52
Due from banks and bankers.....	3,838.27	11,810.51	2,274.21	509.69	1,779.65
Checks and cash items.....	284.21	104.15	633.85	.....	.....
Currency	638.00	1,480.00	1,399.00	605.00	1,385.00
Gold .....	.....	.....	15.00	5.00	290.00
Silver and fractional coin.....	574.12	522.08	486.19	646.57	240.56
Expense account	912.44	648.72	12.41	258.44	400.46
Total	\$ 32,265.64	\$ 43,053.54	\$ 38,354.19	\$ 39,152.10	\$ 43,486.30

LIABILITIES.

Capital stock paid in.....	\$ 18,600.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Time certificates of deposit.....	3,517.00	3,714.20	3,127.00	3,597.15	4,327.00
Individual deposits	10,148.64	14,339.34	10,227.19	10,551.95	14,058.27
Cashiers' checks .....	.....	.....	.....	.....	101.03
Total	\$ 32,265.64	\$ 43,053.54	\$ 38,354.19	\$ 39,152.10	\$ 43,486.30

Examined Jan. 13, 1911; Aug. 18, 1911; Feb. 6, 1912.

Stockholders—C. A. Bronelle, Delia V. Blunt, Florence M. Cronise, W. A. Davenport, H. R. Dennis, A. C. Fisher, F. E. Gibson, Herbert Gibson, Robert Greenleaf, Florence L. Gremmels, Myrtle W. Gremmels, H. C. Jones, H. H. Kleiwer, Mary Kaiser, W. D. Kueker, R. E. Lawther, A. J. Lockwood, A. J. Newby, J. M. Officer, W. H. Phipps, W. F. Plum, Sam Rhea, Myron W. Reed, L. W. Scholte, G. W. Wasson, Henry Wegener, John Wegener, J. D. Williams, C. E. Gibson.

NO. 132, STATE BANK.

FLAGLER STATE BANK, FLAGLER, COLORADO.

W. H. Lavington, President; J. A. White, Vice-President; W. L. Price, Cashier; H. A. Renchling, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 49,692.48	\$ 50,141.99	\$ 48,372.20	\$ 55,660.33	\$ 53,283.26	\$ 48,466.51
Loans and discounts (unsecured).....	10,420.89	4,713.10	4,949.84	4,699.25	3,033.33	2,753.99
Overdrafts	82.39	38.14	12.23	124.79	52.21	66.51
Bonds, stocks and securities.....	1,175.49	755.53	516.45	1,336.35	674.25	1,202.90
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house.....	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00
Other real estate.....	895.00	895.00	2,082.64	2,082.64	895.00	895.00
Due from banks and bankers.....	7,976.38	12,454.16	30,663.29	11,551.71	12,967.53	49,675.32
Checks and cash items.....	669.38	10.00	140.97	26.50	187.20	463.71
Currency	2,007.00	3,889.00	2,339.00	1,359.00	1,186.00	1,709.00
Gold	1,000.00	55.00	.....	185.00	105.00	.....
Silver and fractional coin.....	738.53	484.74	848.33	695.22	501.96	253.21
Total	\$ 78,557.54	\$ 76,766.66	\$ 93,224.95	\$ 81,080.39	\$ 76,185.71	\$ 108,792.15

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	2,047.85	3,746.34	3,098.98	2,067.98	969.21	3,518.49
Bills payable.....	.....	.....	.....	.....	5,000.00	.....
Time certificates of deposit.....	2,451.50	7,539.75	6,945.07	10,188.21	7,925.66	15,441.58
Individual deposits.....	49,055.19	40,480.57	58,180.90	43,824.20	37,290.81	64,832.08
Total	\$ 78,557.54	\$ 76,766.66	\$ 93,224.95	\$ 81,080.39	\$ 76,185.71	\$ 108,792.15

Examined Aug. 18, 1911; Feb. 6, 1912.

Stockholders—W. H. Lavington, C. J. Farr, H. W. Brown, T. J. Huntzinger, W. L. Price, J. A. White, H. C. White, James Howell, L. E. Reece, John Doughty, J. A. Verhoff, P. H. Henrick, Watters Bros., O. L. Davison, A. A. Williams, S. Madole, Sophia Madole, Anna Quinn, Frank James, T. H. McCallum, R. S. Brownlee, C. C. Hemming, Leon Lavington, W. M. Wickham, Evan J. Williams, Mary Leeper, Earl Brown.

NO. 48, STATE BANK.

FLORENCE STATE BANK, FLORENCE, COLORADO.

N. Large, Cashier; M. Eakin, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 11, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 53,509.69	\$ 57,759.94	\$ 68,650.48	\$ 59,762.97	\$ 64,433.12	\$ 63,897.00
Loans and discounts (unsecured).....	31,929.09	39,998.84	46,174.09	47,008.97	57,509.71	73,980.41
Overdrafts	2,112.87	2,652.85	3,889.94	5,074.53	3,716.21	1,708.26
Bonds, stocks and securities.....	6,228.93	6,543.07	8,674.31	7,358.29	5,399.39	5,170.68
Furniture and fixtures.....	3,145.00	3,145.00	3,145.00	3,115.00	3,115.00	3,115.00
Banking house.....	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
Other real estate.....	3,218.90	7,798.16	7,833.43	7,812.19	7,812.19	7,852.91
Due from banks and bankers.....	21,201.33	35,626.26	20,027.98	21,219.14	30,772.80	26,496.07
Checks and cash items.....	312.59	1,963.72	1,823.92	372.36	483.46	766.51
Currency	11,406.00	11,143.00	12,116.00	8,245.00	7,973.00	9,013.00
Gold	1,255.00	697.50	1,870.00	140.00	2,180.00	675.00
Silver and fractional coin.....	2,418.88	2,017.86	2,159.72	2,192.12	2,328.18	1,190.41
Other resources.....	.....	.....	.....	.....	.....	95.46
Total	\$ 151,771.28	\$ 187,346.20	\$ 191,364.87	\$ 183,360.87	\$ 203,783.12	\$ 214,291.37

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	141.18	754.38	977.71	529.21	76.30	659.86
Time certificates of deposit.....	76,687.08	74,297.45	80,229.00	78,157.24	87,756.03	95,909.91
Individual deposits.....	46,515.83	79,212.54	72,399.35	71,829.31	82,689.66	83,485.31
Due to banks and bankers.....	324.81	774.65	9.31	948.98	1,205.29	229.28
Demand certificates of deposit.....	1,102.38	2,249.28	1,801.08	1,193.90	1,055.45	3,980.88
Certified checks.....	.....	12.50	2.62	.....	.....	.....
Cashiers' checks.....	.....	15.40	8,885.85	402.23	1,000.39	16.13
Total	\$ 151,771.28	\$ 187,346.20	\$ 191,364.87	\$ 183,360.87	\$ 203,783.12	\$ 214,291.37

Examined July 25, 1911; Jan. 5, 1912.

Stockholders—M. M. Breidenbach, Julia L. Casad, Mary V. Large, N. Large, L. N. Large, S. P. Large, M. J. McCahon, S. S. Large, Frank Ruby.

Number 49, TRUST COMPANY.

THE COMMERCIAL BANK AND TRUST COMPANY, FORT COLLINS, COLORADO.

L. C. Moore, President; C. W. Zepp, T. H. Eves, Vice-Presidents; M. G. Nelson, Cashier; A. J. Whittleman, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 100,266.30	\$ 91,012.70	\$ 93,118.92	\$ 110,414.56	\$ 126,282.89	\$ 174,026.96
Loans and discounts (unsecured).....	128,188.07	143,020.36	187,742.20	147,681.99	129,177.93	165,692.80
Overdrafts	3,127.08	1,277.28	3,117.94	3,901.96	2,377.22	2,841.75
Bonds, stocks and securities.....	4,771.17	1,931.86	16,465.81	16,745.86	1,721.18	11,507.27
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Banking house	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Due from banks and bankers.....	27,765.86	61,330.32	61,242.78	45,070.33	80,233.60	71,870.89
Checks and cash items.....	1,262.04	2,346.80	12,237.31	795.02	3,009.33	6,627.18
Currency	12,817.00	12,925.00	16,084.00	12,637.00	22,744.00	16,797.00
Gold	4,740.00	4,520.00	5,470.00	5,120.00	5,000.00	5,220.00
Silver and fractional coin.....	2,114.92	1,407.79	1,135.62	1,531.08	2,021.69	1,602.22
Total	\$ 303,022.44	\$ 338,672.11	\$ 414,614.58	\$ 361,297.80	\$ 390,568.47	\$ 474,186.07

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	11,000.00	12,500.00	12,500.00	15,000.00	15,000.00	17,500.00
Undivided profits, net.....	976.19	1,082.21	3,888.15	2,059.63	5,046.58	2,468.59
Bills payable .....	.....	.....	.....	.....	.....	25,000.00
Time certificates of deposit.....	34,187.20	41,060.41	61,514.08	62,328.33	61,618.79	70,385.48
Savings accounts	43,718.17	44,814.92	45,704.08	44,456.05	57,210.95	61,392.70
Individual deposits	147,359.27	166,955.13	210,690.08	173,582.23	188,416.04	236,427.26
Due to banks and bankers.....	12,849.18	15,652.58	20,268.23	3,998.51	6,734.17	3,640.40
Demand certificates of deposit.....	.....	5,000.00	5,000.00	5,000.00	5,100.00	5,000.00
Certified checks .....	.....	.....	525.71	2,000.00	.....	.....
Cashiers' checks	2,932.43	1,576.83	4,574.25	2,373.65	791.94	2,371.64
Total	\$ 303,022.44	\$ 338,672.11	\$ 414,614.58	\$ 361,297.80	\$ 390,568.47	\$ 474,186.07

Examined Dec. 15, 1911; Dec. 11, 1912.

Stockholders—Charles J. Corbett Estate, J. Fred Farrar, Administrator; E. R. Barkley, Lilla S. Barkley, L. May Barkley, Oliver Chandler, M. F. Miller, L. C. Moore, D. L. Clark, D. O. Norton, A. J. Whittleman, R. D. Whittleman, T. H. Eves, H. H. Scott, C. W. Zepp, Wm. J. McAnelly, M. G. Nelson, W. M. Otis, Mariana H. Otis, O. S. Jones, M. Ellen Zepp, W. M. Ault, R. A. Ellis, Mrs. M. H. Aylesworth, W. W. Edwards, M. H. Aylesworth.

Number 180, *TRUST COMPANY.

THE FORT COLLINS BANK AND TRUST COMPANY, FORT COLLINS, COLORADO.

C. R. Welch, President; S. H. Clammer, Vice-President; T. S. Jones, Cashier; M. Carl Smith, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911
Loans and discounts (secured).....	\$ 90,907.26	\$ 86,970.65
Loans and discounts (unsecured).....	46,164.16	45,496.42
Overdrafts	2,848.43	3,188.33
Bonds, stocks and securities.....	6,048.21	6,135.46
Furniture and fixtures.....	3,574.90	3,574.90
Other real estate.....	6,021.50	7,577.55
Due from banks and bankers.....	12,512.07	10,605.71
Checks and cash items.....	5,152.55	6,618.58
Currency	2,289.00	3,316.00
Gold	3,040.00	1,300.00
Silver and fractional coin.....	988.17	870.44
Total	\$ 178,626.25	\$ 175,654.04

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	2,102.97	1,445.47
Bills payable	10,000.00	10,000.00
Time certificates of deposit.....	32,524.80	51,489.98
Savings accounts	8,189.88	2,633.38
Individual deposits	72,304.00	59,984.90
Cashiers' checks	2,500.00	100.31
Other liabilities	4.00	.....
Total	\$ 178,626.25	\$ 175,654.04

Total

Examined April 12, 1911.

Stockholders—R. T. Caldwell, S. H. Clammer, C. E. Daniels, C. M. Garrett, W. A. Garrett, Garbutt-Clammer & Sarchett, W. C. Hollingsworth, Lon James, T. S. Jones, H. E. Karnes, W. C. McKeown, H. M. Ruby, J. S. Stanley, Harry Van Horn, C. R. Welch.

*Liquidated July 29, 1911.

FORT LUPTON STATE BANK, FORT LUPTON, COLORADO.

M. B. Rhode, President; S. J. Rhode, Vice-President; S. J. Rhode, Cashier; E. E. Standon, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 63,825.32	\$ 65,735.02	\$ 55,365.20	\$ 65,014.20	\$ 66,261.45	\$ 67,973.11
Loans and discounts (unsecured).....	30,308.00	32,412.00	36,583.36	30,928.00	38,136.75	47,973.14
Bonds to secure postal savings.....	.....	.....	.....	.....	5,000.00	5,000.00
Bonds, stocks and securities.....	.....	.....	617.35	6,285.95	391.65	810.86
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	57,030.20	16,541.08	79,423.75	64,052.32	30,697.82	76,035.10
Checks and cash items.....	136.50	.....	.....	87.50	83.98	.....
Currency.....	5,692.00	1,880.00	2,841.00	2,530.00	3,465.00	3,465.00
Gold.....	1,570.00	1,325.00	1,160.00	1,025.00	1,090.00	.....
Silver and fractional coin.....	1,496.19	769.18	1,030.64	871.38	1,276.81	930.52
Total.....	\$ 163,118.21	\$ 121,692.28	\$ 180,021.30	\$ 171,794.35	\$ 147,403.46	\$ 203,187.73

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	1,506.18	1,806.47	6,165.56	532.95	1,501.19	3,591.05
Time certificates of deposit.....	2,654.50	2,629.50	7,465.00	9,795.00	11,141.00	20,811.60
Postal savings deposits.....	.....	.....	.....	.....	.....	16.10
Individual deposits.....	133,180.43	88,427.96	136,199.13	131,082.05	105,603.33	146,120.35
Demand certificates of deposit.....	1,377.10	3,828.35	3,710.61	4,863.00	3,192.81	7,639.63
Certified checks.....	.....	.....	1,480.00	.....	.....	.....
Reserved for taxes.....	.....	.....	.....	521.35	255.10	.....
Total.....	\$ 163,118.21	\$ 121,692.28	\$ 180,021.30	\$ 171,794.35	\$ 147,403.46	\$ 203,187.73

Examined Dec. 11, 1911; Oct. 16, 1912.

Stockholders—Frank Gebbie, W. T. Burge, M. B. Rhode, S. J. Rhode, E. E. Standon, W. J. Burge, G. G. Philip, G. Landell, S. A. McEvers, August Schmidt, Jacob Rosenbrook, S. Junge, Helen Rhode, Doris M. Decker, L. C. House, T. A. Rhode, L. T. Davis, Van B. Kelsey Estate, E. J. Whiteside, C. F. Deffke, Chas. Safford, G. S. Allsebrook, H. H. Ewing, T. W. Wallace, B. F. Twombly.

NO. 232, STATE BANK.

PLATTE VALLEY STATE BANK, FORT LUTPON, COLORADO.

W. F. Bolton, President; H. M. Siemann, Vice-President; J. C. Allan, Cashier.

RESOURCES.

	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 1,608.40	\$ 2,418.30
Loans and discounts (unsecured).....	3,506.45	8,384.97
Overdrafts .....	.....	8.33
Bonds, stocks and securities.....	.....	597.95
Furniture and fixtures.....	1,808.12	1,808.12
Due from banks and bankers.....	2,284.87	3,248.27
Checks and cash items.....	169.40	.....
Currency	781.00	2,731.00
Gold	100.00	90.00
Silver and fractional coin.....	355.48	377.12
Expense account	446.03	418.28
Total	\$ 11,059.75	\$ 20,081.44

LIABILITIES.

Capital stock paid in.....	\$ 6,500.00	\$ 6,500.00
Time certificates of deposit.....	260.00	1,493.21
Individual deposits	4,259.75	11,990.73
Demand certificates of deposit.....	40.00	97.50
Total	\$ 11,059.75	\$ 20,081.44

Examined April 9, 1912; Oct. 16, 1912.

Stockholders—W. F. Bolton, H. M. Siemann, J. C. Allan, Herman Funk, W. B. Mayfield.

HOME SAVINGS BANK OF FORT MORGAN, FORT MORGAN, COLORADO.

C. A. Mason, President; G. W. Warner, Vice-President; F. W. Carruth, Cashier; A. C. Riker, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 73,786.40	\$ 62,776.26	\$ 58,992.79	\$ 58,064.77	\$ 59,812.44	\$ 58,379.63
Loans and discounts (unsecured).....	44,172.48	44,046.39	42,508.78	44,466.93	45,002.86	52,001.96
Overdrafts	1,044.79	227.77	234.38	86.01	228.41	95.09
Bonds, stocks and securities.....	4,536.50	5,303.87	6,159.81	5,097.42	7,876.96	12,911.51
Furniture and fixtures.....	2,340.35	2,340.35	2,310.35	2,200.00	2,200.00	2,200.00
Banking house.....	.....	.....	3,451.04	3,324.04	.....	.....
Other real estate.....	7,630.79	8,900.66	5,471.80	5,272.45	8,747.01	9,679.56
Due from banks and bankers.....	17,561.51	24,709.58	30,959.88	30,019.16	25,361.25	19,908.19
Checks and cash items.....	555.57	146.24	495.44	710.45	1,558.23	659.19
Currency	2,365.00	1,315.00	5,829.00	3,919.00	1,737.00	1,200.00
Gold	2,100.00	2,800.00	1,065.00	1,200.00	1,405.00	1,035.00
Silver and fractional coin.....	1,468.71	1,909.39	1,923.85	1,602.68	1,513.03	952.63
Total	\$ 157,562.10	\$ 154,475.51	\$ 159,432.12	\$ 155,992.91	\$ 155,442.19	\$ 159,025.76

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	7,047.72	3,744.57	4,503.47	4,575.49	3,943.16	4,677.68
Bills payable.....	6,000.00	.....	.....	.....	.....	5,000.00
Time certificates of deposit.....	7,434.74	12,714.67	15,134.53	10,779.98	15,578.85	17,471.48
Savings accounts.....	22,693.51	24,762.65	27,046.04	27,248.70	25,676.05	21,147.88
Individual deposits.....	64,073.35	62,701.62	61,904.89	63,211.94	60,203.88	60,113.39
Certified checks.....	312.78	.....	.....	.....	.....	.....
Cashiers' checks.....	.....	552.00	843.19	176.80	40.25	615.53
Total	\$ 157,562.10	\$ 154,475.51	\$ 159,432.12	\$ 155,992.91	\$ 155,442.19	\$ 159,025.76

Examined Dec. 7, 1911; Oct. 31, 1912.

Stockholders—Charles A. Mason, Thomas Work, Fred Carruth, W. S. Simpson, W. A. Hill, James Hurley, George W. Warner, E. W. Showalter, A. M. Trout, David Clancy, Chapman Bros., Frank S. Lydick, R. S. Mosley, Henry W. Clatworthy, Mrs. Kate M. Clatworthy, W. A. Seargeant, C. M. Work, Mrs. Daisy V. Brown, T. T. Grace, George D. Leach, Louise D. Knight, J. C. Work, J. S. Rice, Amos D. Sutton, P. S. Carruth, George B. Riker, Atlee C. Riker, L. O. and E. H. Gilton, Dora M. Riker, Louise F. Warner, O. P. Smith.

FOWLER STATE BANK, FOWLER, COLORADO.

R. B. Spruill, President; A. J. Burnett, Vice-President; Virgil Davis, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 37,752.74	\$ 46,609.54	\$ 32,665.30	\$ 44,309.17	\$ 31,988.45	\$ 23,682.47
Loans and discounts (unsecured).....	45,205.41	24,914.61	30,636.50	25,081.03	50,937.76	41,365.40
Overdrafts	4,312.45	73.49	98.40	335.48	192.22	55.97
Bonds, stocks and securities.....	3,622.38	1,175.45	.....	234.18	1,285.75	1,543.53
Furniture and fixtures.....	2,411.80	2,612.55	2,693.27	2,693.27	2,693.27	2,693.27
Banking house.....	5,234.62	5,234.62	5,234.62	6,234.62	6,234.62	6,234.62
Due from banks and bankers.....	19,421.86	38,114.80	33,282.34	15,303.43	6,064.06	9,347.19
Checks and cash items.....	767.47	565.39	181.03	126.06	.....	2,614.90
Currency	935.00	1,215.00	8,318.00	2,246.00	2,861.00	2,642.00
Gold	630.00	795.00	30.00	10.00	30.00	.....
Silver and fractional coin.....	875.08	1,227.78	928.67	2,246.00	290.92	671.38
Total	\$ 121,198.81	\$ 122,538.23	\$ 114,068.13	\$ 98,819.84	\$ 102,578.05	\$ 90,850.73

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	.....	.....	.....	2,500.00	2,500.00	2,500.00
Undivided profits, net.....	1,142.43	2,286.00	2,408.17	210.92	1,186.43	3,218.92
Bills payable.....	10,000.00	.....	.....	.....	.....	.....
Time certificates of deposit.....	6,364.18	5,615.01	14,305.27	14,254.05	26,111.54	8,702.19
Individual deposits	77,720.37	88,005.81	72,354.69	56,854.87	47,780.08	51,116.80
Cashiers' checks	491.79	1,031.32	.....	.....	.....	312.82
Reserved for taxes.....	480.04	.....	.....	.....	.....	.....
Total	\$ 121,198.81	\$ 122,538.23	\$ 114,068.13	\$ 98,819.84	\$ 102,578.05	\$ 90,850.73

Examined Nov. 13, 1911; Oct. 12, 1912.

Stockholders—James S. Boring, D. L. McPhillyn, A. J. Burnett, S. M. Hyre, Mildred H. Spruill, Pauline Hyre, R. B. Spruill, Virgil Davis, George E. Ricker, G. M. Smith, H. T. Gibson, C. W. Benedict, B. H. Dunn, M. E. Riley, George Thornton, W. L. Williams, B. R. Davis, H. L. Hyre.

Number 54, STATE BANK.

FIRST STATE BANK OF FRUITA, FRUITA, COLORADO.

W. A. Merriell, President; Katie F. Skelly, Vice-President; Arthur J. Lee, Cashier; H. G. McElfresh, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 41,341.34	\$ 41,830.63	\$ 39,219.47	\$ 38,629.45	\$ 57,219.62	\$ 45,590.40
Loans and discounts (unsecured).....	82,811.84	81,431.56	83,576.15	83,672.46	88,845.26	84,101.34
Overdrafts	3,110.85	4,376.50	4,265.74	3,335.98	4,179.76	2,604.82
Bonds to secure postal savings.....	.....	.....	2,000.00	2,000.00	2,000.00	2,000.00
Bonds, stocks and securities.....	4,017.89	1,540.39	3,630.65	3,889.00	6,173.92	8,409.50
Premium on bonds.....	.....	.....	139.20	139.20	139.20	139.20
Furniture and fixtures.....	3,445.27	3,460.77	3,749.77	3,841.84	3,846.61	3,929.64
Other real estate.....	7,250.73	7,250.73	7,250.73	7,140.73	7,163.18	7,179.18
Due from banks and bankers.....	24,524.94	21,445.37	37,748.33	30,231.84	40,201.91	36,402.81
Checks and cash items.....	696.60	629.35	1,671.57	1,398.87	955.29	3,177.38
Currency	2,906.00	3,572.00	2,557.00	3,505.00	2,642.00	3,136.00
Gold	1,920.00	2,325.00	1,095.00	85.00	160.00	200.00
Silver and fractional coin.....	1,668.20	841.49	1,556.41	904.84	976.66	984.35
Total	\$ 173,753.66	\$ 168,613.79	\$ 188,460.02	\$ 178,769.21	\$ 214,503.35	\$ 197,854.62

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	8,500.00	8,500.00	8,500.00	8,500.00	8,500.00	8,500.00
Undivided profits, net.....	1,381.02	1,825.28	2,897.83	2,821.95	2,980.83	3,576.82
Bills payable	16,000.00	16,000.00	10,000.00	7,500.00	17,500.00	.....
Time certificates of deposit.....	15,743.41	13,664.12	13,639.09	13,165.90	20,363.53	15,283.71
Postal savings deposits.....	.....	.....	.....	657.09	516.52	488.93
Individual deposits	78,237.47	76,284.04	98,872.87	93,792.89	112,164.10	115,671.79
Due to banks and bankers.....	636.27	.....	47.60	.....	.....	.....
Demand certificates of deposit.....	3,252.69	2,259.95	3,701.52	1,917.20	1,564.47	3,725.63
Certified checks .....	.....	.....	345.62	.....	.....	.....
Cashiers' checks	2.80	80.40	375.49	414.18	913.90	607.74
Total	\$ 173,753.66	\$ 168,613.79	\$ 188,460.02	\$ 178,769.21	\$ 214,503.35	\$ 197,854.62

Examined June 9, 1911; March 25, 1912.

Stockholders—W. A. Merriell, Julia C. Merriell, K. F. Skelly, L. C. Johnson, Amy E. Case, H. G. Ballard, C. H. Gosling, A. L. Gnagey, H. G. McElfresh, S. P. Green, J. H. Litton, A. J. Lee, H. J. Merriell, Hattie M. Price, Mrs. M. L. Martin, Dr. A. L. Hurst, Mary E. Penfield, Mayme Keefe, H. W. White, R. C. Cooper.

Number 167, STATE BANK.

THE GENOA STATE BANK, GENOA, COLORADO.

W. C. Caley, President; G. W. Klockenteger, Vice-President; J. R. Caley, Cashier; G. W. Caley, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 8,921.04	\$ 10,179.22	\$ 8,229.36	\$ 9,526.85	\$ 8,867.91	\$ 8,675.36
Loans and discounts (unsecured).....	5,680.73	3,722.34	4,852.90	3,890.44	4,588.57	4,980.68
Overdrafts .....	.....	92.72	137.08	607.97	387.43	11.58
Furniture and fixtures.....	1,654.20	1,654.20	1,654.20	1,654.20	1,654.20	1,654.20
Banking house	1,375.53	1,375.53	1,386.03	1,386.03	1,386.03	1,386.03
Due from banks and bankers.....	6,066.92	5,440.59	10,352.89	4,164.17	7,025.38	9,630.99
Checks and cash items.....	78.00	.....	9.00	863.39	95.96	25.00
Currency	2,182.00	1,302.00	2,447.00	979.00	1,589.00	845.00
Gold	35.00	215.00	295.00	15.00	200.00	15.00
Silver and fractional coin.....	558.17	551.76	923.73	958.71	759.37	505.04
Total	\$ 26,551.59	\$ 24,533.36	\$ 30,887.19	\$ 24,054.79	\$ 26,553.85	\$ 27,728.88

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	27.07	886.73	1,902.59	167.99	404.84	775.85
Dividends unpaid	400.86	.....	.....	.....	.....	.....
Individual deposits	16,123.66	12,867.75	16,679.51	13,469.03	15,718.66	16,231.03
Cashiers' checks .....	.....	778.88	2,305.09	417.77	430.35	722.00
Total	\$ 26,551.59	\$ 24,533.36	\$ 30,887.19	\$ 24,054.79	\$ 26,553.85	\$ 27,728.88

Examined Feb. 24, 1911; Aug. 19, 1911; Feb. 5, 1912.

Stockholders—R. T. Booney, W. C. Caley, G. W. Klockenteger, J. R. Caley, M. T. Caley.

NO. 56, STATE BANK.

BANK OF CLEAR CREEK COUNTY, GEORGETOWN, COLORADO.

J. M. Copeland, President; C. J. Nicholas, Vice-President; Fred P. Dewey, Cashier; James T. Garrett, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 45,029.99	\$ 46,939.14	\$ 49,684.69	\$ 50,659.69	\$ 60,086.14	\$ 57,973.94
Loans and discounts (unsecured).....	14,638.89	12,888.28	14,582.46	13,772.75	11,081.95	12,465.64
Overdrafts	4,157.18	6,359.72	1,532.49	690.50	1,475.56	2,267.67
United States bonds.....	4,100.00	4,100.00	1,580.00	580.00	580.00	580.00
Bonds to secure postal savings.....	.....	.....	.....	4,000.00	1,000.00	4,000.00
Bonds, stocks and securities.....	278,371.77	277,891.72	278,410.46	278,474.89	283,311.02	277,985.79
Furniture and fixtures.....	2,611.05	2,611.05	2,611.05	2,611.05	2,611.05	2,611.05
Banking house	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Due from banks and bankers.....	46,552.77	41,319.51	34,512.41	40,124.13	38,590.49	38,157.47
Checks and cash items.....	5,985.16	6,412.51	403.00	101.50	261.33	1,648.65
Currency	4,637.00	6,697.00	5,980.00	7,356.00	6,320.00	5,311.00
Gold	1,200.00	1,455.00	1,370.00	2,232.50	1,400.00	1,920.00
Silver and fractional coin.....	1,309.05	585.30	1,369.65	914.30	485.45	1,647.70
Total	\$ 428,602.86	\$ 427,229.23	\$ 415,006.21	\$ 421,517.31	\$ 430,233.49	\$ 426,568.91

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net.....	138,311.54	137,443.44	135,985.39	136,911.43	138,356.05	137,738.08
Time certificates of deposit.....	116,906.65	125,821.84	114,522.95	115,193.76	121,750.99	123,991.83
Postal savings deposits.....	.....	.....	.....	92.70	313.51	584.63
Individual deposits	73,063.14	61,047.78	63,897.87	68,580.92	68,756.56	63,829.87
Demand certificates of deposit.....	320.00	2,915.00	600.00	738.00	1,055.00	421.50
Other liabilities	1.53	1.17	.....	.45	1.38	.....
Total	\$ 428,602.86	\$ 427,229.23	\$ 415,006.21	\$ 421,517.31	\$ 430,233.49	\$ 426,568.91

Examined Sept. 15, 1911; May 23, 1912.

Stockholders—J. M. Copeland, Fred P. Dewey, E. S. Wright, Fred R. Pneuman, C. J. Nicholas, Mrs. Eleanor Garrett, Miss Eleanor Garrett, James T. Garrett, Elise M. Maxwell, Ida P. Goings, Mrs. John A. Morris, Marie W. Bickley, Will C. Wood, Edith P. Pneuman, Florence B. Cleaves, E. E. Maxwell, F. A. Maxwell, P. J. R. Manegold, Frank Graham.

BANK OF GEORGETOWN, GEORGETOWN, COLORADO.

C. J. Seifried, President; M. J. Seifried, Vice-President; Henry J. Crist, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 42,201.36	\$ 31,406.73	\$ 35,791.96	\$ 30,301.11	\$ 41,361.46	\$ 36,713.46
Loans and discounts (unsecured).....	30,969.11	12,828.78	27,790.90	33,282.90	24,811.50	37,719.48
Overdrafts	1,010.34	1,383.90	2,194.17	95.69	1,248.34	1,285.78
Bonds to secure postal savings.....	.....	.....	.....	1,000.00	1,000.00	1,000.00
Bonds, stocks and securities.....	100,682.68	94,173.28	96,786.07	88,735.57	93,358.70	83,735.57
Furniture and fixtures.....	1,429.82	1,429.82	1,455.82	1,455.82	1,455.82	1,455.82
Due from banks and bankers.....	69,988.96	48,862.39	27,056.22	29,307.95	22,138.29	27,421.23
Checks and cash items.....	339.70	1,474.01	3,428.22	875.19	758.82	579.75
Currency	9,523.00	5,631.00	4,071.00	5,223.00	3,099.00	2,083.00
Gold	1,170.00	1,585.00	950.00	610.00	755.00	500.00
Silver and fractional coin.....	512.99	435.85	458.70	287.70	293.70	573.45
Total	\$ 257,957.96	\$ 202,210.76	\$ 199,983.06	\$ 191,174.43	\$ 190,381.13	\$ 183,072.54

LIABILITIES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net.....	14,710.56	5,158.99	10,621.38	10,782.90	12,158.77	12,571.02
Time certificates of deposit.....	120,232.17	104,830.01	95,471.62	85,253.05	76,239.04	83,061.17
Postal savings deposits.....	.....	.....	.....	.....	56.77	181.99
Individual deposits	70,806.33	40,626.62	42,837.31	43,619.98	49,942.25	44,359.18
Demand certificates of deposit.....	2,208.90	1,214.90	1,052.75	1,519.00	1,984.30	2,296.18
Other liabilities .....	.....	50.24	.....	.....	.....	.....
Total	\$ 257,957.96	\$ 202,210.76	\$ 199,983.06	\$ 191,174.43	\$ 190,381.13	\$ 183,072.54

Examined Sept. 15, 1911; May 24, 1912.

Stockholders—C. J. Seifried, M. J. Seifried, Henry J. Crist.

NO. 46, *STATE BANK.

THE GILCREST STATE BANK, GILCREST, COLORADO.

M. A. Selby, President; P. W. Allen, Vice-President; H. U. Keasey, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911
Loans and discounts (secured).....	\$ 17,222.47	\$ 15,825.26
Loans and discounts (unsecured).....	14,562.43	15,588.72
Overdrafts .....	.....	131.80
Furniture and fixtures.....	982.67	982.67
Banking house	2,679.74	2,679.74
Due from banks and bankers.....	970.75	428.28
Checks and cash items.....	270.00	140.00
Currency	370.00	671.00
Gold	25.00	10.00
Silver and fractional coin.....	509.13	75.06
Other resources .....	.....	979.98
Total	\$ 37,592.19	\$ 37,512.31

LIABILITIES.

Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00
Undivided profits, net.....	1,431.77	1,131.19
Bills payable	8,000.00	9,450.00
Time certificates of deposit.....	2,800.00	2,800.00
Individual deposits	5,357.42	1,391.12
Demand certificates of deposit.....	.....	2,500.00
Total	\$ 37,592.19	\$ 37,512.31

Examined April 18, 1911; Oct. 30, 1911.

Stockholders—M. A. Selby, P. W. Allen, F. J. Conway, Edith O. Gage, W. K. Gilcrest, James Hale, Jacob Oster, Jennie Johnson,*

Kate Williams, W. S. Haven, Linder Estate, J. C. Wylie, The Weld County Abstract and Investment Company, W. S. Guhier.

*Suspended Oct. 30, 1911.

Reopened Nov. 3, 1911; new.

Certificate number 229 issued.

NO. 229, STATE BANK.

GILCREST STATE BANK, GILCREST, COLORADO.

W. K. Gilcrest, President; P. W. Allen, Vice-President; E. L. Alexander, Cashier.

RESOURCES.

	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 16,218.19	\$ 7,872.67	\$ 7,872.67	\$ 4,675.67
Loans and discounts (unsecured).....	15,204.46	14,428.47	13,021.16	10,667.63
Overdrafts.....	.69	.69	.69	.....
Furniture and fixtures.....	982.67	982.67	982.67	982.67
Banking house.....	2,679.74	2,679.74	2,679.74	2,679.74
Due from banks and bankers.....	.....	75.00	230.41	1,624.99
Checks and cash items.....	.....	.....	147.50	837.85
Currency.....	.....	.....	.....	80.00
Gold.....	.....	.....	.....	5.00
Silver and fractional coin.....	34.67	11.70	22.38	2.37
Expense account.....	.....	.....	367.27	1,868.57
Total.....	\$ 29,119.82	\$ 26,651.54	\$ 25,324.49	\$ 23,424.49

LIABILITIES.

Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits, net.....	354.49	206.98	.....	.....
Bills payable.....	2,871.86	.....	3,379.93	3,379.93
Time certificates of deposit.....	5,800.00	5,800.00	1,900.00	.....
Individual deposits.....	90.54	41.63	41.63	41.63
Other liabilities.....	2.93	2.93	2.93	2.93
Total.....	\$ 29,119.82	\$ 26,651.54	\$ 25,324.49	\$ 23,424.49

Examined Nov. 3, 1911.

Stockholders—A. L. Linder's Estate, P. W. Allen, Jennie Johnson, W. S. Haven, James Hale, F. J. Conway, W. E. Kinsella,
 J. C. Wylie, Weld County Abstract and Investment Company, Kate Williams, Jacob Oster, Edith O. Gage, W. K. Gilcrest,
 J. K. Gilcrest, R. H. P. Keller, M. H. Hartung, M. A. Selby.

NO. 140, SAVINGS BANK.

THE GOLDEN SAVINGS BANK, GOLDEN, COLORADO.

R. Broad, Jr., President; W. S. Woods, Vice-President; R. Broad, Jr., Cashier; George R. Broad, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 25,743.00	\$ 26,686.25	\$ 24,833.00	\$ 25,000.00	\$ 28,855.00	\$ 30,245.00
Loans and discounts (unsecured).....	4,425.45	6,153.00	8,117.85	8,317.20	8,001.25	11,975.96
Overdrafts	2.00	1.82	.....	.04	8.12	1.45
Bonds, stocks and securities.....	18,753.99	18,898.23	25,821.35	33,844.83	37,696.33	39,576.49
Furniture and fixtures.....	850.00	1,000.00	1,050.00	900.00	930.00	930.00
Banking house	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Due from banks and bankers.....	16,764.07	21,966.67	24,754.71	20,761.45	23,692.97	24,741.53
Checks and cash items.....	377.50	877.69	150.50	69.30	191.00	287.94
Currency	2,880.00	1,740.00	2,266.00	2,139.00	1,993.00	1,265.00
Gold	1,315.00	895.00	965.00	869.00	1,560.00	1,630.00
Silver and fractional coin.....	137.90	273.36	207.79	155.12	311.33	129.29
Total	\$ 81,248.91	\$ 88,492.02	\$ 98,166.20	\$ 102,007.94	\$ 113,059.01	\$ 123,782.66

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	.....	3,000.00	3,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	3,988.76	2,078.56	3,353.78	2,207.22	3,653.83	4,029.53
Time certificates of deposit.....	23,458.41	26,725.09	33,518.32	40,857.37	47,203.28	46,802.82
Individual deposits	28,476.74	31,337.37	31,480.60	27,299.85	32,146.90	42,155.31
Demand certificates of deposit.....	325.00	351.00	1,813.50	1,733.50	655.00	705.00
Total	\$ 81,248.91	\$ 88,492.02	\$ 98,166.20	\$ 102,007.94	\$ 113,059.01	\$ 123,782.66

Examined April 13, 1911 April 26, 1912.

Stockholders—R. Broad, Jr., W. S. Woods, Paul Ficht, H. W. Pratt, George R. Broad.

THE UNITED STATES BANK AND TRUST COMPANY, GRAND JUNCTION, COLORADO.

M. B. Loy, President; W. E. Mitchell, Vice-President; D. T. Stone, Cashier; E. W. Dinwiddie, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 63,479.96	\$ 86,424.32	\$ 68,016.53	\$ 121,493.88	\$ 136,418.32
Loans and discounts (unsecured).....	95,090.33	126,853.45	130,459.69	88,290.57	146,310.78
Overdrafts	1,828.46	1,868.07	792.69	1,313.31	29.09
Bonds, stocks and securities.....	5,466.05	5,164.67	3,732.23	5,695.38	7,803.70
Furniture and fixtures.....	3,500.00	3,500.00	3,500.00	7,500.00	7,805.35
Banking house	12,000.00	12,000.00	15,000.00	.....	.....
Other real estate.....	.....	3,200.00	3,200.00	3,200.00	3,200.00
Due from banks and bankers.....	28,431.23	32,739.20	61,355.42	74,139.18	59,870.24
Checks and cash items.....	6,316.12	1,767.62	2,589.63	690.66	4,836.49
Currency	5,096.00	7,114.00	3,596.00	4,400.00	8,018.00
Gold	5,065.00	4,185.00	3,610.00	6,765.00	5,150.00
Silver and fractional coin.....	2,672.09	3,286.49	3,996.24	4,344.74	1,972.93
Total	\$ 230,015.24	\$ 293,411.07	\$ 300,277.43	\$ 324,338.72	\$ 381,494.90

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 125,000.00	\$ 125,000.00
Surplus fund	5,000.00	5,000.00	8,000.00	.....	.....
Undivided profits, net.....	1,974.40	3,149.25	2,764.15	1,460.89	6,482.69
Bills payable .....	.....	10,000.00	.....	.....	.....
Time certificates of deposit.....	14,838.16	21,697.16	11,846.45	16,953.79	37,394.24
Savings accounts	18,159.13	20,912.60	36,222.77	37,166.65	36,187.49
Trust funds .....	.....	.....	.....	1,469.26	2,601.79
Dividends unpaid	632.00	.....	.....	.....	.....
Individual deposits	127,576.62	160,069.09	176,471.25	130,825.59	163,389.10
Due to banks and bankers.....	1,397.11	10,000.00	.....	.....	.....
Demand certificates of deposit.....	10,267.79	11,710.25	14,972.81	11,522.54	8,568.24
Cashiers' checks .....	.....	.....	.....	.....	2,083.25
Other liabilities .....	.....	.....	.....	.....	298.10
Total	\$ 230,015.24	\$ 293,411.07	\$ 300,277.43	\$ 324,338.72	\$ 381,494.90

Examined June 8, 1911; March 26, 1912.

Stockholders:—M. B. Loy, W. E. Mitchell, D. T. Stone, W. M. Loy, E. W. Dinwiddie, C. D. Smith, R. A. Orr, M. D. Thatcher,
 C. H. Whitehead, J. F. Mead, George Lander, Perry M. Spratt, Charles Burg, H. T. Reed, Bessie E. Corcoran, Ida E. Willcutt,
 Myra E. Watson, D. O. Bullis, Susan Burg, John S. Burg, Charles E. Burg, T. B. Scott, Charles Neely.

*Change of name, Oct. 28, 1912, formerly The Union Trust and Banking Company.

THE WELD COUNTY SAVINGS BANK, GREELEY, COLORADO.

R. F. Graham, President; J. S. Gale, Vice-President; C. N. Jackson, Cashier; A. W. Ferguson, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 144,256.81	\$ 138,664.31	\$ 131,305.72	\$ 108,620.84	\$ 104,119.00	\$ 117,627.94
Loans and discounts (unsecured).....	118,593.91	118,044.48	115,101.00	114,358.53	113,119.23	145,697.59
Overdrafts	978.61	193.54	407.95	366.65	1,037.75	564.00
Bonds, stocks and securities.....	3,139.85	21,147.85	23,572.20	24,719.23	18,892.89	11,635.41
Furniture and fixtures.....	1.00	1.00	1.00	1.00	1.00	1.00
Due from banks and bankers.....	72,337.21	54,313.46	76,936.20	71,555.73	74,119.32	58,615.73
Checks and cash items.....	3,016.86	869.81	2,942.57	520.29	2,662.43	731.78
Currency	5,202.00	10,498.00	8,576.00	6,045.00	11,228.00	5,402.00
Gold	2,702.50	2,290.00	2,430.00	2,637.50	2,100.00	1,970.00
Silver and fractional coin.....	2,061.82	2,847.86	2,325.17	3,809.81	2,927.07	1,531.31
Total	\$ 352,320.00	\$ 248,870.31	\$ 366,598.81	\$ 335,585.49	\$ 330,196.61	\$ 343,776.79

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net.....	21,623.63	26,350.79	28,613.83	29,415.25	27,415.61	21,712.19
Time certificates of deposit.....	1,290.61	5,138.00	6,530.09	10,750.00	9,330.00	5,622.70
Savings accounts	150,069.69	141,150.40	128,468.07	129,877.52	121,111.00	123,562.62
Dividends unpaid	32.65	.....	.....	.....	.....	.....
Individual deposits	96,329.71	99,027.68	125,996.17	98,717.12	100,861.83	117,133.83
Demand certificates of deposit.....	1,700.00	.....	.....	800.00	40.00	600.00
Certified checks .....	.....	1,000.00	.....	.....	.....	.....
Cashiers' checks	3,275.45	1,203.45	1,990.65	45.51	438.15	146.45
Total	\$ 352,320.00	\$ 318,870.31	\$ 366,598.81	\$ 335,585.49	\$ 330,196.61	\$ 343,776.79

Examined Dec. 21, 1911; Dec. 10, 1912.

Stockholders—N. D. Bartholomew, C. F. Bell, G. W. Bliss, W. E. Bliss, W. M. Boomer, E. D. T. Ewing, J. L. Ewing, A. W. Ferguson, First National Bank, J. S. Gale, Katherine E. Jackson, R. F. Graham, Myra Graham, Margaret Gordon, C. N. Jackson, Jackson and Ferguson, William Mayher, W. B. Starr, Asa Sterling, Seth Sears, Henry H. Sears, Julia P. Steers.

NO. 151, STATE BANK.

GROVER STATE BANK, GROVER, COLORADO.

W. A. Leathers, President; Henry Thompson, Vice-President; Elmer C. Abbey, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 21,674.31	\$ 15,781.89	\$ 12,863.50	\$ 14,799.99	\$ 15,064.63	\$ 11,472.08
Loans and discounts (unsecured).....	8,295.67	9,887.57	6,003.15	5,792.60	5,113.95	5,916.21
Furniture and fixtures.....	1,830.75	1,850.50	1,866.00	1,871.29	1,871.20	1,871.20
Banking house	2,145.10	2,145.10	2,169.60	2,184.99	2,184.99	2,184.99
Other real estate.....	.....	2,885.60	2,886.80	3,288.23	4,191.05	5,892.61
Due from banks and bankers.....	4,997.27	3,815.17	4,414.89	2,713.46	2,914.21	5,403.72
Currency	1,187.00	608.00	1,206.00	2,025.00	1,957.00	77.00
Gold	115.00	90.00	170.00	370.00	180.00	25.00
Silver and fractional coin.....	102.37	188.53	606.92	174.33	406.50	431.27
Total	\$ 40,347.47	\$ 37,252.36	\$ 32,186.77	\$ 33,219.80	\$ 33,943.53	\$ 33,274.08

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	5,000.00	5,000.00	4,541.95
Undivided profits, net.....	1,050.02	1,877.79	2,007.31	537.43	46.63	.....
Bills payable .....	.....	.....	.....	.....	.....	2,000.00
Time certificates of deposit.....	5,197.04	4,024.46	3,836.12	5,134.37	5,081.20	5,406.56
Individual deposits	21,065.04	18,338.12	13,313.01	12,547.67	13,815.37	10,461.34
Cashiers' checks	15.37	11.99	.33	.33	.33	861.23
Total	\$ 40,347.47	\$ 37,252.36	\$ 32,186.77	\$ 33,219.80	\$ 33,943.53	\$ 33,274.08

Examined Oct. 11, 1911; Oct. 26, 1912.

Stockholders—E. C. Abbey, Franc W. Altman, George E. Abbott, C. L. Beatty, Iola B. Blockinger, Thomas A. Cosgriff, Emile Klener, W. A. Leathers, Cora M. Parker, Elizabeth Pier, Richard G. Piper, Henry Thompson, Charles W. Walton.

NO. 267, TRUST COMPANY.

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON, COLORADO.

C. W. Winslow, President; H. C. Bartlett, Vice-President; W. W. McKee, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 5,485.00	\$ 37,771.00	\$ 36,486.49	\$ 33,983.32	\$ 41,293.11	\$ 54,810.46
Loans and discounts (unsecured).....	1,875.00	15,303.35	20,905.32	17,409.33	21,017.15	27,667.05
Overdrafts		187.80	180.51	119.38	335.90	340.11
Bonds, stocks and securities.....		797.60	7,575.97	728.71	2,878.73	4,626.56
Furniture and fixtures.....		3,162.81	3,215.00	3,218.09	3,224.46	3,226.46
Due from banks and bankers.....		22,946.77	38,296.73	52,962.87	53,063.50	76,513.20
Checks and cash items.....		633.50	73.30	100.00	74.48	34.37
Currency		6,585.00	4,950.00	3,725.00	3,657.00	2,325.00
Gold		150.00	1,500.00	990.00	2,295.00	900.00
Silver and fractional coin.....		290.35	532.50	462.96	772.30	942.80
Expense account			301.27	26.35		
Total	\$ 45,376.21	\$ 87,884.73	\$ 114,017.81	\$ 113,726.81	\$ 129,211.83	\$ 168,386.51

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	107.69				404.97	2,235.07
Time certificates of deposit.....	933.37	7,509.60	6,025.17	5,392.28	9,382.13	17,517.12
Individual deposits	9,556.29	44,090.62	66,984.85	67,368.37	76,735.69	102,016.89
Due to banks and bankers.....	5,175.36	5,784.61	6,107.47	5,252.05	5,232.12	8,830.52
Demand certificates of deposit.....	203.50	500.00	4,500.32	5,713.41	7,456.92	7,786.91
Total	\$ 45,376.21	\$ 87,884.73	\$ 114,017.81	\$ 113,726.81	\$ 129,211.83	\$ 168,386.51

Examined Oct. 28, 1911; Aug. 20, 1912.

Stockholders—C. W. Winslow, H. C. Bartlett, W. W. McKee, A. E. Hyzer, T. W. Gray, H. H. Fogg, Ed. Creighton, Joseph Metroz, Fannie B. Whipp.

NO. 213, STATE BANK.

BANK OF GYPSUM, GYPSUM, COLORADO.

J. H. Troendly, President; Sam Oleson, Vice-President; J. P. Oleson, Cashier.

RESOURCES*

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 8,100.00	% 7,950.00	% 10,450.00	% 10,450.00	% 15,241.90
Loans and discounts (unsecured).....	17,541.74	26,387.36	33,352.49	31,600.54	31,571.91
Overdrafts .....	.....	.....	.....	382.87	370.80
Bonds to secure postal savings.....	.....	.....	.....	.....	500.00
Due from banks and bankers.....	2,965.30	5,256.68	3,653.85	5,030.20	9,521.33
Checks and cash items.....	2,067.31	.....	4,296.48	113.60	5,782.83
Currency	1,960.00	3,330.00	2,780.00	1,160.00	2,120.00
Gold	185.00	410.00	220.00	35.00	180.00
Silver and fractional coin.....	429.87	621.71	560.47	298.20	537.62
Total	\$ 33,229.22	% 43,455.75	% 54,713.29	% 49,070.41	% 65,826.39

LIABILITIES.

Capital stock paid in.....	\$ 12,500.00	% 12,500.00	% 25,000.00	% 25,000.00	% 25,000.00
Surplus fund .....	.....	516.81	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	416.16	1,135.66	805.93	1,718.53	3,461.68
Bills payable	5,000.00	2,000.00	5,000.00	5,000.00	5,000.00
Individual deposits	15,313.06	27,803.28	22,907.36	15,534.56	31,364.71
Demand certificates of deposit.....	.....	.....	.....	517.32	.....
Certified checks .....	.....	.....	.....	300.00	.....
Total	\$ 33,229.22	% 43,455.75	% 54,713.29	% 49,070.41	% 65,826.39

Examined Jan. 14, 1911; July 15, 1911; Aug. 13, 1912.

Stockholders—J. H. Troendly, J. P. Oleson, Sam Oleson, Andrew Oleson, J. F. Fleming, M. C. Oleson, I. B. Oleson, J. H. Heyer,
W. H. Heyer, H. A. Oleson, W. T. Staup, W. M. Wilson, H. E. Chatfield, Frank Hand, Mrs. L. B. Tague, J. S. Beck.

HARTMAN STATE BANK, HARTMAN, COLORADO.

J. S. McMurtry, President; J. B. Harden, Vice-President; F. H. Puntenney, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 17,635.79	\$ 19,610.16	\$ 20,561.14	\$ 21,388.95	\$ 20,496.61	\$ 19,196.25
Loans and discounts (unsecured).....	17,036.87	14,736.77	16,970.56	15,005.25	17,154.46	16,737.72
Overdrafts	112.05	139.15	277.58	615.28	514.63	385.16
Bonds, stocks and securities.....	988.45	135.49	482.57	303.63	573.08	717.80
Furniture and fixtures.....	2,000.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks and bankers.....	5,800.96	2,775.51	6,081.59	1,730.28	1,813.98	9,401.09
Checks and cash items.....	.....	.....	.....	2.00	22.50	10.00
Currency	945.00	972.00	703.00	1,253.00	1,513.00	1,051.00
Gold	245.00	385.00	60.00	390.00	550.00	100.00
Silver and fractional coin.....	418.83	247.78	359.25	507.13	318.87	416.19
Total	\$ 45,242.95	\$ 40,501.86	\$ 46,995.69	\$ 42,695.52	\$ 44,457.13	\$ 49,515.21

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	2,762.22	2,958.46	3,195.73	3,464.55	3,893.98	4,640.00
Bills payable .....	.....	.....	.....	.....	4,000.00	4,000.00
Time certificates of deposit.....	2,150.00	4,800.00	4,710.83	1,810.83	5,252.00	4,819.38
Individual deposits	30,230.73	22,743.40	29,089.13	27,420.14	21,256.72	25,803.30
Cashiers' checks .....	.....	.....	.....	.....	54.43	252.53
Reserved for taxes.....	100.00	.....	.....	.....	.....	.....
Total	\$ 45,242.95	\$ 40,501.86	\$ 46,995.69	\$ 42,695.52	\$ 44,457.13	\$ 49,515.21

Examined Aug. 23, 1911; Nov. 12, 1912.

Stockholders—J. S. McMurtry, J. B. Harden, Lizzie Christopher, F. H. Puntenney, G. W. Sherman, A. F. Buck.

NO. 158, STATE BANK.

COLORADO STATE BANK, HASWELL, COLORADO.

Boon Best, President; E. E. Kimball, Vice-President; F. P. January, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 23,682.19	\$ 18,688.49	\$ 15,983.09	\$ 14,423.94	\$ 18,320.39	\$ 28,025.59
Loans and discounts (unsecured).....	20,812.94	34,032.18	30,616.90	33,317.54	33,398.11	25,788.38
Overdrafts	18.86	688.73	1,471.22	1,402.64	1,203.68	1,040.49
Bonds to secure postal savings.....	.....	.....	.....	.....	.....	500.00
Bonds, stocks and securities.....	6,663.98	6,607.97	9,428.96	7,822.14	4,959.16	7,658.16
Premium on bonds.....	500.00	450.00	350.00	350.00	325.00	325.00
Furniture and fixtures.....	797.37	847.37	849.62	734.85	734.85	930.85
Funking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Due from banks and bankers.....	7,973.21	2,405.54	9,726.29	3,619.32	1,944.22	11,049.92
Checks and cash items.....	130.00	9.00	99.88	116.00	161.10	142.50
Currency	457.00	1,922.00	887.00	349.00	592.00	778.00
Gold	140.00	155.00	345.00	255.00	1,525.00	405.00
Silver and fractional coin.....	428.86	392.69	517.70	399.05	625.46	653.25
Other resources	5.93	9.93	.....	.....	.....	.....
Total	\$ 62,840.34	\$ 67,688.50	\$ 71,225.66	\$ 64,539.48	\$ 65,638.97	\$ 77,947.14

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	1,200.00	1,200.00	3,400.00	3,400.00	3,400.00
Undivided profits, net.....	2,244.16	1,691.76	3,567.43	291.36	1,511.69	3,054.37
Notes rediscounted .....	.....	4,992.00	.....	4,550.00	3,550.00	.....
Time certificates of deposit.....	6,728.46	6,609.50	9,635.38	9,575.25	10,413.95	20,312.76
Individual deposits	12,382.62	13,168.80	47,418.50	36,718.52	34,946.33	41,150.01
Demand certificates of deposit.....	384.00	.....	.....	.....	.....	.....
Cashiers' checks	1,101.10	26.35	1.35	4.35	1,217.00	30.00
Total	\$ 62,840.34	\$ 67,688.50	\$ 71,225.66	\$ 64,539.48	\$ 65,638.97	\$ 77,947.14

Total

Examined Oct. 11, 1911; Dec. 4, 1912.

Stockholders—E. E. Kimball, Boon Best, H. S. Brubaker, Raymond Miller, Adolph Anderson, M. D. Allen, F. P. January, E. T. Whitacre, Harold Best, Mc Best, Ray Best, D. L. Beer, Charles W. Clark, W. H. Bennett, A. W. Hollingsworth.

NO. 61, PRIVATE BANK.

BANK OF HANTUN, HANTUN, COLORADO.

Ellen V. Bentson, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 4,070.35	\$ 4,147.35	\$ 3,587.20	\$ 4,632.30	\$ 5,285.25	\$ 6,327.90
Loans and discounts (unsecured).....	25,377.88	20,561.68	23,783.80	18,569.10	16,806.52	22,816.57
Overdrafts	679.56	142.50	1,284.11	462.97	.....	79.75
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	950.00	950.00	900.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate.....	.....	.....	.....	2,439.75	2,439.75	.....
Due from banks and bankers.....	5,696.92	4,129.69	7,340.40	10,918.34	7,902.65	6,034.95
Checks and cash items.....	.....	185.00	.....	100.00	58.03	2,585.31
Currency	625.00	676.00	1,140.00	1,190.00	580.00	1,330.00
Gold	770.00	945.00	505.00	555.00	1,095.00	865.00
Silver and fractional coin.....	276.31	403.00	340.35	279.84	262.96	173.61
Total	\$ 40,536.02	\$ 34,193.22	\$ 40,980.86	\$ 42,127.30	\$ 37,380.17	\$ 43,143.13

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	200.00	210.30	210.30	.....
Undivided profits, net.....	474.46	1,558.89	881.98	652.10	826.61	875.66
Time certificates of deposit.....	.....	532.60	6,446.75	7,495.00	4,194.45	4,302.30
Individual deposits	20,061.40	18,481.52	20,773.10	20,733.42	18,351.86	21,725.77
Demand certificates of deposit.....	9,990.16	3,095.21	2,247.30	1,784.00	3,622.55	5,183.00
Cashiers' checks .....	.....	525.00	431.73	1,252.48	174.40	1,055.80
Total	\$ 40,536.02	\$ 34,193.22	\$ 40,980.86	\$ 42,127.30	\$ 37,380.17	\$ 43,143.13

Examined Oct. 18, 1911; Oct. 23, 1912.

Owner—G. W. Gordon.

FARMERS

D. W. Scott, President; W. H. Perry, Vice-President; Emil Larson, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 8,471.42	\$ 7,284.21	\$ 10,657.02	\$ 14,846.78	\$ 14,162.43	\$ 16,232.07
Loans and discounts (unsecured).....	27,285.32	25,077.56	26,800.12	40,489.87	41,673.74	54,368.11
Overdrafts	731.44	854.56	855.02	611.54	1,400.03	1,424.72
Bonds to secure postal savings.....	.....	.....	.....	.....	.....	1,000.00
Bonds, stocks and securities.....	292.00	257.40	418.40	1,368.29	1,071.93	568.95
Furniture and fixtures.....	749.58	794.58	854.73	1,854.73	1,854.73	107.00
Banking house	334.50	334.50	334.50	334.50	334.50	1,284.50
Due from banks and bankers.....	4,769.16	8,419.69	6,215.92	9,417.32	10,691.54	13,357.70
Checks and cash items.....	107.22	78.81	35.60	247.58	80.33	190.02
Currency	175.00	1,265.00	728.00	836.00	1,407.00	1,273.00
Gold	50.00	105.00	290.00	1,220.00	665.00	25.00
Silver and fractional coin.....	82.70	181.71	149.27	140.84	364.68	152.84

Total\$ 43,016.94

LIABILITIES.

Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	2,000.00	2,000.00	3,000.00	.....	.....	.....
Undivided profits, net.....	428.61	1,366.09	1,154.06	503.78	1,358.94	256.41
Bills payable	6,000.00	.....	.....	.....	6,180.00	.....
Notes rediscounted .....	.....	.....	.....	815.05	.....	.....
Time certificates of deposit.....	8,661.86	13,865.32	10,706.82	9,720.43	9,912.38	14,358.81
Postal savings .....	.....	.....	.....	.....	.....	100.00
Individual deposits	11,675.42	14,720.97	19,181.05	32,963.83	30,376.02	47,782.63
Demand certificates of deposit.....	865.80	9.90	797.82	1,469.37	239.90	639.90
Cashiers' checks	1,415.25	680.74	498.83	622.75	560.57	1,858.16
Reserved for taxes.....	.....	.....	.....	216.23	108.10	.....

Total\$ 43,016.94

Examined Oct. 18, 1911; Oct. 23, 1912.

Stockholders—D. W. Scott, J. A. Swedlund, W. H. Perry, Emil Larson, E. F. Internill, D. D. Finch, Edwin Finch, M. Anderson,
W. A. Trowbridge, John Winterbourne, S. Drake.

NO. 193, *STATE BANK.

THE HANTUN STATE BANK, HANTUN, COLORADO.

S. Drake, President; Edwin Finch, Vice-President; George L. Coleman, Cashier; S. D. Orr, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 5, 1911	Dec. 5, 1911
Loans and discounts (secured).....	\$ 3,826.91	\$ 8,274.63	\$ 5,006.01
Loans and discounts (unsecured).....	12,082.79	12,939.87	12,060.33
Overdrafts	5.74	181.43	104.01
Bonds, stocks and securities.....	297.76	493.62	294.47
Furniture and fixtures.....	1,372.00	1,372.00	1,666.00
Banking house .....	.....	.....	1,500.00
Due from banks and bankers.....	3,581.31	3,405.60	4,560.03
Checks and cash items.....	70.51	167.08	56.00
Currency	612.00	1,673.00	1,886.00
Gold	190.00	335.00	965.00
Silver and fractional coin.....	110.33	262.59	156.35

Total

\$ 22,179.35

\$ 29,095.82

\$ 28,344.20

LIABILITIES.

Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits, net.....	9.27	423.13	838.14
Notes rediscounted	3,640.07	3,403.00	4,516.00
Time certificates of deposit.....	.....	5,257.35	151.50
Individual deposits	6,530.01	8,012.34	10,798.56
Demand certificates of deposit.....	.....	.....	40.00

Total

\$ 22,179.35

\$ 29,095.82

\$ 28,344.20

Examined Oct. 17, 1911.

Stockholders—George L. Coleman, S. Drake, D. D. Finch, Edwin Finch, S. D. Orr.

*Merged with Farmers State Bank Jan. 9, 1912.

NO. 135, PRIVATE BANK.

BANK OF HAYDEN, HAYDEN, COLORADO.

Alonza P. Wood, Cashier; Leslie Kimsey, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 12,253.40	\$ 7,397.72	\$ 8,173.16	\$ 8,151.85	\$ 7,918.64	\$ 8,475.65
Loans and discounts (unsecured).....	18,337.04	19,511.74	21,985.74	23,493.40	26,630.66	37,622.38
Overdrafts	39.43	179.47	643.19	3.65	112.87	487.55
Bonds, stocks and securities.....	2,651.89	1,669.01	1,063.31	825.77	1,063.43	1,697.59
Furniture and fixtures.....	700.00	722.06	700.00	655.00	665.00	639.25
Due from banks and bankers.....	4,716.68	919.17	10,553.06	4,818.07	1,664.55	10,881.31
Checks and cash items.....	351.29	3.75	82.75	.....	167.13	716.96
Currency	1,834.00	1,367.00	2,046.00	934.00	1,169.00	1,536.00
Gold	180.00	350.00	60.00	50.00	95.00	5.00
Silver and fractional coin.....	212.20	512.57	375.78	665.53	45.73	525.69
Expense account	25.17	.....	.....	.....	.....	.....
Total	\$ 40,701.10	\$ 32,632.49	\$ 45,682.99	\$ 39,517.27	\$ 39,903.51	\$ 62,557.39

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	115.70	110.17	118.81	104.59	443.97
Time certificates of deposit.....	4,629.89	3,451.00	3,289.73	5,201.87	5,887.66	6,536.94
Individual deposits	24,781.97	17,363.69	31,958.09	24,144.44	22,844.38	44,949.67
Due to banks and bankers.....	1,246.59	1,702.10	.....	52.15	206.88	626.81
Cashiers' checks	42.65	.....	325.00	.....	800.00	.....
Total	\$ 40,701.10	\$ 32,632.49	\$ 45,682.99	\$ 39,517.27	\$ 39,903.51	\$ 62,557.39

Total

Examined July 9, 1911; July 18, 1912.

Owners—Mrs. J. C. Davis, R. H. Davis, E. E. Capers, B. B. Hughs, L. B. Hughs, A. E. Carroll, A. O. Carroll, V. B. Caldwell, N. H. Caldwell, E. S. Beall, C. A. Seymour, A. C. Moulton, R. R. Horth, F. B. Rusk, C. W. Brodt, J. E. Osborne, A. M. Seymour, L. H. Spilker, J. H. Withers, J. A. Rendle, I. J. Rendle, C. A. Booth, J. D. Reeder, J. W. Rigby, W. R. Greene, A. P. Wood, W. D. Simms, H. E. Monson, G. S. Likes, H. W. Hansen, J. E. Hobbs, F. Kelly, D. W. France, N. L. France, A. B. McWilliams, T. E. Lewis, C. E. Baird, C. Shaw, W. W. Daley, William Daley, M. Greenfield, R. Barber, F. L. Allphin, F. Benson.

THE YAMPA VALLEY BANK, HAYDEN, COLORADO.

F. E. Milner, President; B. T. Shelton, Vice-President; M. M. Burch, Cashier; D. L. Sellers, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 31,331.70	\$ 26,483.59	\$ 24,271.60	\$ 25,417.50	\$ 13,678.65	\$ 12,289.65
Loans and discounts (unsecured).....	26,948.91	31,662.75	31,967.69	28,518.88	33,515.10	33,312.99
Overdrafts	352.09	1,069.27	170.06	341.91	120.86	377.80
Bonds, stocks and securities.....	3,513.24	3,677.00	740.83	51.56	427.80	197.93
Furniture and fixtures.....	1,455.45	1,055.05	985.45	985.05	1,327.25	2,100.00
Banking house					2,400.00	2,500.00
Other real estate.....	7,499.57	7,519.45	11,117.33	11,168.91	11,252.02	11,417.31
Due from banks and bankers.....	8,056.17	6,817.94	14,395.17	22,079.92	5,453.80	19,286.28
Checks and cash items.....	140.56	151.50	1,188.69	49.80	138.61	267.10
Currency	2,620.00	1,895.00	2,251.00	1,400.00	1,400.00	2,505.00
Gold	70.00	310.00	70.00			240.00
Silver and fractional coin.....	708.90	737.11	603.26	735.81	621.75	462.36
Total	\$ 82,426.52	\$ 81,408.66	\$ 87,750.88	\$ 90,789.34	\$ 70,395.87	\$ 81,986.45

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	411.70	537.31	759.61	116.21	565.33	483.24
Bills payable	10,000.00	20,000.00	18,000.00	18,000.00	15,000.00	5,000.00
Time certificates of deposit.....	3,908.30	1,920.70	2,151.65	3,113.65	2,774.60	3,435.25
Individual deposits	37,876.52	29,139.65	36,838.62	39,459.48	22,655.94	13,877.96
Demand certificates of deposit.....	700.00					2,200.00
Total	\$ 82,426.52	\$ 81,408.66	\$ 87,750.88	\$ 90,789.34	\$ 70,395.87	\$ 81,986.45

Examined July 8, 1911; July 18, 1912.

Stockholders—S. A. Adair, O. F. Cheeney, Thomas Dunstan, D. L. Sellers, James Wadge, Ephus Donelson, Dora M. Chase, L. V. A. Whipple, F. E. Milner, Louis Emrich, J. J. Jones, Alva Jones, M. M. Burch, B. T. Shelton, The Milner Bank and Trust Company, Homer S. DeLong, D. D. Huston, Wade Clyde Towner, Rex Harold Towner.

NO. 62, STATE BANK.

THE FIRST STATE BANK OF HILLROSE, HILLROSE, COLORADO.

G. C. Huston, President; Fred Wahlert, Vice-President; W. L. Bonnett, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 24,110.55	\$ 24,100.95	\$ 20,025.05	\$ 17,859.87	\$ 20,189.93	\$ 18,530.21
Loans and discounts (unsecured).....	26,630.92	30,218.91	35,406.18	28,085.37	26,732.68	32,901.06
Overdrafts	376.10	522.65	362.64	952.50	443.87	616.18
Bonds, stocks and securities.....	4,205.64	2,566.29	575.50	949.83	1,057.18	563.88
Furniture and fixtures.....	1,099.01	1,084.01	1,084.01	1,563.01	1,563.01	1,563.01
Banking house	2,035.67	2,075.67	2,075.67	2,075.67	2,075.67	2,075.67
Other real estate.....	.....	.....	3,314.09	3,314.09	3,314.09	3,314.09
Due from banks and bankers.....	3,317.74	7,573.24	9,108.49	3,639.02	16,385.15	35,427.05
Checks and cash items.....	423.98	114.35	2,507.30	7.43	28.35	438.95
Currency	1,165.00	923.00	1,287.00	905.00	1,455.00	1,761.00
Gold	420.00	275.00	75.00	165.00	25.00	25.00
Silver and fractional coin.....	627.37	507.75	608.34	434.50	595.40	653.30
Total	\$ 64,911.98	\$ 70,021.82	\$ 76,429.27	\$ 59,451.29	\$ 74,365.33	\$ 97,870.00

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	7,423.50	8,246.15	9,668.36	10,230.34	10,251.65	11,047.67
Bills payable	10,000.00	10,000.00	10,000.00	13,000.00	6,000.00	6,000.00
Time certificates of deposit.....	10,049.79	20,225.02	10,727.53	8,191.79	15,535.90	17,966.01
Individual deposits	22,298.69	16,550.65	31,001.58	13,296.83	27,577.78	47,856.32
Cashiers' checks .....	.....	.....	31.80	131.58	.....	.....
Other liabilities .....	.....	.....	.....	.75	.....	.....
Total	\$ 64,911.98	\$ 70,021.82	\$ 76,429.27	\$ 59,451.29	\$ 74,365.33	\$ 97,870.00

Examined March 7, 1911; Feb. 29, 1912.

Stockholders—G. C. Huston, Fred Wahlert, H. P. Forsythe, W. L. Bonnett, E. H. Link, E. C. Coffin, J. E. Edwards, M. L. Moore.

HOLLY STATE BANK, HOLLY, COLORADO.

G. W. Stevens, President; J. A. Pierce, Vice-President; J. D. Shull, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 30,676.53	\$ 26,551.60	\$ 32,796.40	\$ 32,497.57	\$ 31,025.72	\$ 33,149.77
Loans and discounts (unsecured).....	26,500.55	27,019.67	21,827.05	25,107.35	27,512.31	29,471.02
Overdrafts	190.91	.....	.....	.....	.....	.....
Bonds, stocks and securities.....	3,300.00	3,300.00	.....	1,213.15	1,180.60	1,124.78
Furniture and fixtures.....	3,170.42	3,169.76	3,169.76	3,105.47	3,105.47	3,310.47
Banking house	8,400.00	8,140.00	8,140.00	8,200.00	8,200.00	8,200.00
Other real estate.....	.....	.....	.....	.....	945.13	945.13
Due from banks and bankers.....	4,137.94	10,939.71	9,458.83	4,235.43	5,737.63	8,062.67
Checks and cash items.....	425.35	304.75	979.97	211.35	94.37	193.74
Currency	2,003.00	4,314.00	3,966.00	2,634.00	2,057.00	2,025.00
Gold	605.00	500.00	585.00	435.00	200.00	205.00
Silver and fractional coin.....	285.61	432.45	230.09	269.66	269.00	404.22
Total	\$ 79,755.31	\$ 84,731.94	\$ 81,653.10	\$ 77,909.78	\$ 80,324.92	\$ 87,459.40

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	3,348.30	2,811.15	3,156.06	3,479.31	2,921.19	3,030.97
Bills payable	16,500.00	15,000.00	10,000.00	15,000.00	10,000.00	11,000.00
Time certificates of deposit.....	4,679.54	4,806.43	6,026.60	6,416.31	10,702.97	13,054.10
Individual deposits	25,157.47	32,084.36	32,419.29	23,007.91	26,477.01	30,335.57
Demand certificates of deposit.....	70.00	.....	.....	.....	.....	30.00
Cashiers' checks .....	.....	.....	24.15	6.25	.....	9.66
Total	\$ 79,755.31	\$ 84,731.94	\$ 81,653.10	\$ 77,909.78	\$ 80,324.92	\$ 87,459.40

Examined Aug. 21, 1911; Nov. 11, 1912.

Stockholders—Rudolph Stock, Mable E. Appel, Lewis M. Gee, J. D. Shull, O. Olson, J. A. Pierce, John Duncan, Charles Clasen,

G. W. Stevens.

NO. 65, STATE BANK.

PHILLIPS COUNTY STATE BANK, HOLYOKE, COLORADO.

Julius Nelson, President; M. T. Nelson, First Vice-President; J. H. Painter, Second Vice-President; R. L. Johnson, Cashier; M. J. Hardaway, Assistant Cashier.

RESOURCES.	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
	\$	\$	\$	\$	\$	\$
Loans and discounts (secured).....	29,687.98	25,935.51	21,206.26	17,531.55	18,188.46	21,213.13
Loans and discounts (unsecured).....	44,890.73	40,599.39	36,418.12	38,006.04	12,976.06	48,659.56
Overdrafts	2,178.39	1,076.22	1,205.73	2,276.81	1,272.05	1,959.76
Bonds, stocks and securities.....	748.60	334.58	1,321.19	298.04	23.84	.....
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	6,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Other real estate.....	12,029.61	6,000.00	4,500.00	4,500.00	4,500.00	4,500.00
Due from banks and bankers.....	22,942.65	11,436.66	15,910.04	12,094.19	10,513.07	17,621.50
Checks and cash items.....	1,335.31	8.99	1,348.57	625.77	127.01	37.00
Currency	3,152.00	2,941.10	2,548.00	3,173.00	2,098.00	2,713.00
Gold	1,402.50	1,602.50	1,717.50	1,467.50	1,430.00	1,505.00
Silver and fractional coin.....	919.43	542.40	1,131.98	887.48	890.33	1,624.85
Other resources .....	.....	.....	31.65	.....	.....	.....
Total	\$ 127,786.51	\$ 105,037.25	\$ 101,839.04	\$ 95,460.38	\$ 96,518.82	\$ 114,333.80
LIABILITIES.						
Capital fund	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	750.00	750.00	750.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	391.33	1,901.43	2,563.75	119.97	758.63	1,948.65
Notes rediscounted	4,700.00	5,449.00	.....	6,281.00	6,361.24	.....
Time certificates of deposit.....	39,827.92	27,656.93	31,199.77	25,140.73	24,890.18	27,649.82
Individual deposits	56,078.86	42,710.18	41,535.36	35,803.89	37,570.01	57,953.24
Demand certificates of deposit.....	226.00	1,763.88	730.16	582.59	938.76	602.09
Cashiers' checks	812.40	5.83	.....	1,532.20	.....	180.00
Total	\$ 127,786.51	\$ 105,037.25	\$ 101,839.04	\$ 95,460.38	\$ 96,518.82	\$ 114,333.80

Examined Oct. 17, 1911; Oct. 24, 1912.

Stockholders—Julius Nelson, M. F. Nelson, E. N. McPherrin, J. H. Painter, E. S. Burns, F. M. Smith, R. G. McKibben, A. Schuenemann, W. L. Irwin, J. L. Slack, Robert L. Johnson, Alden A. Shafer, G. T. Donnelly, Anna K. Johnson.

NO. 246, STATE BANK.

THE HOOPER STATE BANK, HOOPER, COLORADO.

R. J. Kavalec, President; W. R. Pyke, Vice-President; Dwight H. Gove, Assistant Cashier.

RESOURCES.

	Nov. 26, 1912
Loans and discounts (secured).....	\$ 500.00
Loans and discounts (unsecured).....	2,906.03
Furniture and fixtures.....	277.15
Due from banks and bankers.....	23,453.39
Currency	375.00
Gold	100.00
Silver and fractional coin.....	152.22
Expense account	199.83
Total	\$ 28,163.53

LIABILITIES.

Capital stock paid in.....	\$ 6,500.00
Time certificates of deposit.....	40.00
Individual deposits	21,599.13
Cashiers' checks	24.40
Total	\$ 28,163.53

Examined Oct. 7, 1912.

Stockholders—W. R. Pyke, E. J. Culp, J. T. Wallace, N. E. Morgan, C. H. Akers, H. C. Brenizer, Ed Cotton, A. E. Headlee,
Thos. J. Everett, J. T. Sisemore, W. D. Sisemore, Frank Born, Fay Teneneman, Dwight H. Gove, R. J. Kavalec.

NO. 66, PRIVATE BANK.

BANK OF NORTH FORK, HOTCHKISS, COLORADO.

George H. Duke, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 27,217.62	\$ 22,780.58	\$ 23,843.85	\$ 25,759.13	\$ 34,835.49	\$ 44,646.95
Loans and discounts (unsecured).....	54,953.72	59,100.36	63,204.00	60,468.27	57,646.69	58,755.03
Overdrafts	1,102.55	1,871.36	2,188.75	907.84	4,942.20	3,481.81
Bonds, stocks and securities.....	11,920.60	11,333.56	10,933.90	11,278.47	7,214.15	5,329.72
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,000.00	1,000.00	1,000.00
Banking house	4,000.00	4,000.00	4,250.00	3,500.00	3,500.00	3,500.00
Due from banks and bankers.....	24,347.10	22,263.93	25,357.18	19,431.49	31,856.32	20,606.54
Checks and cash items.....	681.37	3,007.15	595.32	609.44	1,555.18	6,011.24
Currency	2,978.00	2,446.00	2,885.00	3,145.00	1,140.00	3,084.00
Gold	2,925.00	2,715.00	4,155.00	2,635.00	2,205.00	745.00
Silver and fractional coin.....	939.96	343.82	894.94	702.38	678.84	515.65
Total	\$ 132,567.92	\$ 131,361.76	\$ 139,838.54	\$ 129,497.02	\$ 146,573.87	\$ 147,675.94

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	483.96	916.89	1,274.44	759.77	1,837.07	2,851.49
Bills payable .....	.....	10,000.00	15,000.00	15,000.00	20,000.00	25,000.00
Notes rediscounted .....	.....	.....	.....	.....	5,204.41	13,391.38
Time certificates of deposit.....	22,837.49	17,856.48	18,591.40	21,742.10	24,024.43	21,339.57
Savings accounts	455.31	1,006.74	1,845.75	2,279.62	2,559.43	2,573.36
Individual deposits	88,485.84	81,169.70	81,929.36	72,598.49	71,561.77	60,711.24
Due to banks and bankers.....	5,305.32	4,567.78	6,097.59	1,665.19	6,386.26	6,050.70
Cashiers' checks .....	.....	844.17	100.00	451.85	.....	758.20
Total	\$ 132,567.92	\$ 131,361.76	\$ 139,838.54	\$ 129,497.02	\$ 146,573.87	\$ 147,675.94

Examined June 5, 1911; June 22, 1912.

Owners—George H. Duke, E. M. Duke, Sam B. Hartman.

FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS, COLORADO.

J. F. Church, President; Edmund Becker, Vice-President; A. Loehwing, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured)	\$ 14,255.78	\$ 18,262.50	\$ 18,010.00	\$ 18,570.00	\$ 16,930.00	\$ 16,210.55
Loans and discounts (unsecured)	13,457.26	17,195.85	15,700.52	15,057.00	14,702.94	15,382.70
Overdrafts	101.68	64.67	.....	80.03	743.50	416.41
Bonds, stocks and securities	1,321.52	1,158.84	1,298.71	1,818.60	1,743.48	1,406.91
Furniture and fixtures	827.85	852.85	852.85	868.55	868.55	868.55
Banking house	4,994.10	4,994.40	4,994.40	4,994.40	4,994.40	4,994.40
Other real estate	101.10	110.65	136.39	.....	.....	.....
Due from banks and bankers	38,197.04	31,229.45	12,812.00	12,382.66	9,283.75	40,181.70
Checks and cash items	30.65	174.90	132.77	1,073.08	578.26	493.15
Currency	2,921.00	1,696.00	1,576.00	886.00	344.00	1,575.00
Gold	25.00	15.00	30.00	70.00	20.00	30.00
Silver and fractional coin	639.04	795.49	595.91	428.31	139.21	372.61
Other resources	.....	.....	10.00	.....	.....	.....
Expense account	26.81	.....	.....	.....	.....	.....
Total	\$ 76,879.16	\$ 76,650.60	\$ 56,209.55	\$ 56,258.63	\$ 50,348.12	\$ 81,965.04

LIABILITIES.

Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	.....	.....	500.00	1,000.00	1,000.00	1,500.00
Undivided profits, net	.....	850.38	1,092.03	505.19	1,483.05	1,941.52
Notes rediscounted	.....	5,000.00	.....	.....	.....	.....
Time certificates of deposit	.....	5,815.45	6,802.67	6,872.17	6,901.05	7,289.95
Individual deposits	.....	60,251.46	37,008.25	37,704.24	30,279.02	61,147.76
Demand certificates of deposit	.....	129.25	806.60	177.01	595.00	75.00
Cashiers' checks	.....	713.00	.....	.....	.....	10.81
Other liabilities	.....	.....	.....	.....	90.00	.....
Total	\$ 76,879.16	\$ 76,650.60	\$ 56,209.55	\$ 56,258.63	\$ 50,348.12	\$ 81,965.04

Examined July 6, 1911; Aug. 10, 1912.

Stockholders—L. W. Kennedy, W. M. Marshall, J. F. Church, Katherine E. Church, Mrs. E. L. Foster, Edmund Becker, Edna B. Stanley, D. H. Staley, Palmer G. Howard, Evan A. Morgan, A. Loehwing.

BIENNIAL REPORT

HUDSON STATE BANK, HUDSON, COLORADO.

A. J. Stybr, President; H. L. Bowles, Vice-President; J. H. Hume, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 4,689.10	\$ 8,165.56	\$ 26,499.53	\$ 13,940.08	\$ 15,698.33	\$ 10,616.02
Loans and discounts (unsecured).....	11,181.37	15,278.75	14,979.44	12,878.27	11,148.57	11,745.30
Overdrafts	246.74	229.03	57.55	247.08	133.31	6.98
Bonds, stocks and securities.....	1,835.70	1,740.70	6,543.57	7,620.94	1,772.70	1,740.70
Furniture and fixtures.....	390.02	390.02	670.02	670.02	670.02	690.00
Due from banks and bankers.....	1,792.10	19,651.67	30,372.79	13,443.87	2,828.49	6,996.65
Checks and cash items.....	55.00	.....	.....	.....	40.00	70.00
Currency	658.00	1,851.00	1,382.00	1,422.00	1,165.00	983.00
Gold	290.00	20.00	70.00	65.00	127.50	217.50
Silver and fractional coin.....	212.02	789.46	221.82	248.07	90.06	284.42
Total	\$ 21,300.65	\$ 47,516.19	\$ 80,796.72	\$ 50,535.33	\$ 33,613.98	\$ 33,260.57

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	111.61	89.74	318.01	754.47	1,036.45	1,171.25
Bills payable	1,800.00	.....	.....	.....	.....	.....
Time certificates of deposit.....	1,343.15	8,564.50	8,411.50	8,411.50	2,836.85	2,719.60
Individual deposits	8,045.29	26,634.95	60,217.21	29,519.36	17,850.68	17,489.72
Demand certificates of deposit.....	.....	2,220.00	1,850.00	1,850.00	1,890.00	1,880.00
Total	\$ 21,300.65	\$ 47,516.19	\$ 80,796.72	\$ 50,535.33	\$ 33,613.98	\$ 33,260.57

Examined March 7, 1911; April 17, 1912.

Stockholders—A. J. Stybr, F. A. Hensley, A. M. Kearns, M. R. Stewart, C. M. Ireland, H. L. Bowles, J. B. Cukcyndall, E. L. Overman, J. H. Hume, Mary Honska, E. R. Honska.

THE CLEAR CREEK AND GILPIN TRUST COMPANY, IDAHO SPRINGS, COLORADO.

John Owen, President; John A. Wilkins, Vice-President; C. I. Spessard, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 23,491.60	\$ 23,339.10	\$ 22,436.85	\$ 22,134.00	\$ 22,730.00	\$ 20,117.00
Loans and discounts (unsecured).....	16,965.56	16,250.77	16,009.42	15,540.76	17,055.91	16,879.96
Overdrafts	78.40	408.14	250.30	545.14	394.95	81.89
Bonds, stocks and securities.....	754.39	1,686.75	8,680.96	9,900.63	9,135.51	7,514.42
Furniture and fixtures.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Banking house	14,600.00	14,600.00	14,600.00	14,600.00	14,600.00	14,600.00
Other real estate.....	12,122.55	12,122.55	12,122.55	12,122.55	12,122.55	12,122.55
Due from banks and bankers.....	5,080.71	4,915.62	12,691.91	11,512.89	6,501.51	11,115.28
Checks and cash items.....	125.49	87.75	502.09	12.70	43.50	433.99
Currency	1,245.00	1,692.00	1,904.00	1,987.00	1,403.00	1,865.00
Gold	227.50	445.00	385.00	285.00	255.00	95.00
Silver and fractional coin.....	125.17	447.22	433.66	101.82	177.13	238.45
Total	\$ 78,616.37	\$ 79,494.90	\$ 93,518.87	\$ 92,513.09	\$ 87,919.09	\$ 88,564.54

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	1,119.91	596.71	1,725.58	1,850.50	808.32	1,221.81
Time certificates of deposit.....	.....	.....	.....	890.00	859.00	859.00
Savings accounts	18,396.51	16,196.76	18,812.66	18,808.55	17,691.18	19,672.14
Dividends unpaid .....	.....	1,500.00	.....	.....	1,500.00	.....
Individual deposits	8,899.95	8,591.43	18,912.51	17,394.42	12,197.71	15,931.54
Demand certificates of deposit.....	125.00	2,310.00	4,638.12	3,719.62	4,854.62	887.55
Cashiers' checks	75.00	.....	.....	.....	17.26	1.50
Total	\$ 78,616.37	\$ 79,494.90	\$ 93,518.87	\$ 92,513.09	\$ 87,919.09	\$ 88,564.54

Examined Sept. 29, 1911; Oct. 17, 1912.

Stockholders—Anne E. Dingle, Czar D. Smith, Mary Forster, Thos. M. Egan, Sarah E. Bronson, Frederick Ulrich, Mrs. A. J. McAndrews, Trustee; Callie E. Kooker, Elizabeth M. G. Wilkins, John A. Wilkins, John Owen, W. A. Thompson, Augusta G. Smith, John W. Ward, A. H. Parker, Caroline E. Batchelder, George A. Yingling, E. R. Wilkins, James A. Richmond, Charles W. Deems, John Overson, John Atcheson, Jr., H. F. Swanson, Mrs. Irving Coe, John Walch, T. C. Boden, Charles Christiansen, Lewis Lindall, John Nyquist, C. I. Spessard, W. F. Nichols, Carrie J. Straub, Ben F. Owen, Mrs. Louis Behr, Eleanor Cree, Caroline A. Ogden, Leontine Kientz, Rosalie W. Spessard, Frances M. Owen.

NO. 198, STATE BANK.

IGNACIO STATE BANK, IGNACIO, COLORADO.

Hans Aspaas, President; E. W. Stang, Vice-President; Rex M. Shultz, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....\$	2,323.78	\$ 4,791.20	\$ 4,785.31	\$ 5,333.70	\$ 8,370.48	\$ 9,794.28
Loans and discounts (unsecured).....	3,133.87	6,500.00	10,488.00	10,626.64	12,704.42	12,321.17
Overdrafts	250.00	60.31	72.63	63.85	26.16	78.29
Furniture and fixtures.....	557.92	607.92	1,415.72	1,552.77	1,552.77	1,552.77
Banking house .....	.....	1,174.15	2,308.87	2,308.87	2,308.87	2,308.87
Due from banks and bankers.....	5,404.08	7,029.11	7,590.58	4,856.07	3,878.38	11,699.01
Checks and cash items.....	.....	1.10	7.25	17.25	.....	30.50
Currency	600.00	1,091.00	755.00	1,005.00	518.00	580.00
Gold .....	.....	975.00	290.00	30.00	35.00	20.00
Silver and fractional coin.....	259.45	1,291.13	976.76	502.64	424.72	452.34
Expense account	313.49	579.72	129.15	.....	.....	.....
Total	\$ 12,912.59	\$ 24,160.64	\$ 28,759.27	\$ 26,396.79	\$ 29,818.80	\$ 38,840.23

LIABILITIES.

Capital stock paid in.....\$	5,000.00	\$ 8,250.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net .....	.....	.....	.....	168.46	362.78	470.38
Bills payable .....	.....	.....	.....	.....	6,000.00	.....
Time certificates of deposit.....	34.00	85.00	175.17	132.77	135.97	146.97
Individual deposits	7,498.09	14,217.47	13,649.40	10,393.46	13,151.75	28,150.38
Cashiers' checks	380.50	1,608.17	4,334.70	5,702.10	168.30	63.50
Total	\$ 12,912.59	\$ 24,160.64	\$ 28,759.27	\$ 26,396.79	\$ 29,818.80	\$ 38,840.23

Examined May 19, 1911; June 6, 1912.

Stockholders—Hans Aspaas, Charles I. Werner, Rex M. Shultz, E. W. Stang, T. A. Anthony, H. H. Johnson, S. D. Robertson,
J. T. Breen, Emmet Wirt, Fred L. Cretney.

FIRST BANK OF ILIFF, ILIFF, COLORADO.

H. A. Schoenberger, Cashier; Louise D. Sanders, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 9,650.32	\$ 7,739.66	\$ 7,743.19	\$ 7,623.89	\$ 11,150.85	\$ 12,661.83
Loans and discounts (unsecured).....	9,436.53	10,404.43	11,229.52	11,781.04	19,405.65	26,822.67
Overdrafts	1,438.23	129.83	119.65	75.00	243.98	898.70
Bonds, stocks and securities.....	2,130.06	3,962.71	553.46	1,208.59	619.53	831.18
Furniture and fixtures.....	2,040.20	2,040.20	2,040.20	2,098.75	2,196.75	2,196.75
Banking house	6,458.62	6,458.62	6,458.62	6,458.62	6,458.62	6,458.62
Due from banks and bankers.....	38,631.73	3,653.07	1,414.22	9,476.31	4,890.31	1,061.79
Checks and cash items.....	1,564.00	97.00	15.00	47.85	33.98	.....
Currency	1,800.00	915.00	1,407.00	578.00	1,074.00	2,480.00
Gold	510.00	1,015.00	2,415.00	2,530.00	1,075.00	80.00
Silver and fractional coin.....	343.41	164.21	136.19	242.92	305.67	183.40
Total	\$ 74,013.10	\$ 37,109.73	\$ 34,632.65	\$ 42,620.97	\$ 47,974.37	\$ 54,184.94

LIABILITIES.

Capital paid in.....	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00
Surplus fund	500.00	1,500.00	1,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net.....	1,458.11	575.36	662.35	223.92	292.76	785.21
Bills payable .....	.....	.....	.....	3,000.00	3,000.00	10,000.00
Time certificates of deposit.....	3,000.15	2,758.43	2,367.15	3,119.90	10,210.15	5,072.53
Individual deposits	58,954.84	22,075.94	19,402.55	23,353.05	21,817.46	25,497.20
Demand certificates of deposit.....	.....	.....	.....	324.10	24.00	230.00
Cashiers' checks .....	.....	100.00	.....	.....	.....	.....
Total	\$ 74,013.10	\$ 37,109.73	\$ 34,632.65	\$ 42,620.97	\$ 47,974.37	\$ 54,184.94

Examined March 8, 1911; Feb. 27, 1912; Oct. 22, 1912.

Owners—F. M. Gillett, F. C. Luten, S. V. Cheairs, J. P. Dillon, Louise D. Sanders.

NO. 69, STATE BANK.

THE KERSEY STATE BANK, KERSEY, COLORADO.

W. R. Williams, President; F. J. Edgar, Vice-President; L. B. Tucker, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 6,545.00	\$ 12,151.25	\$ 7,111.76	\$ 14,371.85	\$ 11,973.50	\$ 14,898.85
Loans and discounts (unsecured).....	21,195.10	21,155.97	22,814.32	19,564.44	19,894.47	19,162.62
Overdrafts	227.42	3.16	7.19	10.63	2.68	146.10
Bonds, stocks and securities.....	2,693.41	2,781.42	2,694.65	2,834.65	2,769.05	3,270.45
Furniture and fixtures.....	1,487.29	1,487.29	1,487.29	1,487.29	1,487.29	1,487.29
Banking house	2,505.00	2,505.00	2,505.00	2,505.00	2,505.00	2,505.00
Due from banks and bankers.....	12,777.93	2,791.06	17,279.60	9,908.44	4,915.81	14,348.55
Checks and cash items.....	.....	85.75	.....	.....	.....	45.00
Currency	1,821.00	1,083.00	619.00	1,015.00	646.00	1,491.00
Gold	450.00	20.03	.....	70.00	30.00	25.00
Silver and fractional coin.....	445.54	363.66	629.46	641.49	369.04	520.25
Total	\$ 50,147.69	\$ 44,427.56	\$ 55,147.67	\$ 52,468.79	\$ 44,523.84	\$ 57,900.11

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	3,014.32	3,336.28	1,557.31	1,220.38	661.72	1,584.26
Time certificates of deposit.....	5,852.51	6,896.15	7,290.78	7,455.52	11,406.05	6,759.79
Individual deposits	31,202.86	24,195.13	34,229.55	31,687.23	20,456.07	37,156.06
Cashiers' checks	78.00	.....	.....	35.06	.....	400.00
Total	\$ 50,147.69	\$ 44,427.56	\$ 55,147.67	\$ 52,468.79	\$ 44,523.84	\$ 57,900.11

Examined March 2, 1911; Feb. 21, 1912.

Stockholders—W. R. Williams, F. J. Edgar, Nellie E. Tucker, B. P. Brooks, L. B. Tucker.

KIOWA STATE BANK, KIOWA, COLORADO.

Gordon Jones, President; W. D. Reilly, Vice-President; A. M. Rex, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 15,039.04	\$ 13,092.20	\$ 16,394.24	\$ 12,150.49	\$ 12,013.69	\$ 18,107.10
Loans and discounts (unsecured).....	28,569.85	28,569.07	27,817.73	26,892.60	33,912.67	35,079.90
Overdrafts .....	.....	34.65	.....	.....	.....	29.26
Bonds to secure postal savings.....	.....	.....	.....	.....	621.00	600.00
Bonds, stocks and securities.....	608.45	1,752.58	432.18	845.61	1,331.09	1,031.96
Furniture and fixtures.....	433.88	307.47	701.68	672.08	672.08	650.00
Banking house .....	.....	.....	2,776.25	2,776.25	2,776.25	2,750.00
Other real estate.....	.....	150.00	.....	.....	.....	.....
Due from banks and bankers.....	1,561.15	348.69	1,558.53	2,905.86	5,021.73	3,640.53
Checks and cash items.....	206.25	407.62	455.45	251.69	650.35	1,014.87
Currency	650.00	552.00	555.00	489.00	955.00	690.00
Gold	60.00	40.00	30.00	25.00	25.00	245.00
Silver and fractional coin.....	488.43	187.04	215.16	117.70	126.01	215.62
Total	\$ 47,687.65	\$ 45,468.33	\$ 50,736.22	\$ 47,125.68	\$ 58,165.17	\$ 64,048.24

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	1,850.10	2,000.00	2,000.00	2,500.00
Undivided profits, net.....	941.00	1,299.44	296.37	550.75	1,065.35	1,428.14
Time certificates of deposit.....	4,864.20	4,430.20	1,632.60	2,236.80	2,107.52	3,081.77
Individual deposits	31,881.85	29,441.67	36,949.75	32,278.13	42,927.60	46,953.33
Due to banks and bankers.....	.....	267.02	.....	.....	.....	.....
Reserved for taxes.....	.....	30.00	37.50	60.00	65.00	85.00
Total	\$ 47,687.65	\$ 45,468.33	\$ 50,736.22	\$ 47,125.68	\$ 58,165.17	\$ 64,048.24

Examined March 14, 1911; April 19, 1912.

Stockholders—William E. Miller, Alice A. Blazer, Frank Dondoro, W. D. Reilly, A. M. Rex, Charles W. Reed, G. L. Hames,
B. W. Jamison, F. P. Murray, Gordon Jones, Lee Ramsey, J. E. Mayer.

NO. 176, *STATE BANK.

THE KIT CARSON STATE BANK, KIT CARSON, COLORADO.

Charles E. Collins, President; George Clossen, Vice-President; J. E. Williams, Cashier; J. G. McComish, Assistant Cashier.

RESOURCES.

	Nov. 26, 1912.
Loans and discounts (secured).....	\$ 29,752.76
Loans and discounts (unsecured).....	8,524.37
Overdrafts	54.67
Furniture and fixtures.....	1,170.00
Real estate	2,000.00
Due from banks and bankers.....	23,450.68
Currency	1,116.00
Gold	95.00
Silver and fractional coin.....	623.53
Total	\$ 66,787.01

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00
Undivided profits, net.....	2,913.48
Time certificates of deposit.....	4,265.04
Individual deposits	49,608.49
Total	\$ 66,787.01

Stockholders—J. R. Stewart, Charles E. Collins, C. G. Fox, T. J. McNeven, Aug. Alm, L. D. McLean, S. B. Pope, H. B. Spencer,
J. E. Williams.

*Formerly The Alfalfa Valley State Bank, Wild Horse, Colorado.

BANK OF KREMMLING, KREMMLING, COLORADO.

Edmund Becker, President; P. J. Martin, Vice-President; W. H. Harrison, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 17,798.00	\$ 20,186.54	\$ 19,239.29	\$ 18,842.41	\$ 21,948.29	\$ 21,445.89
Loans and discounts (unsecured).....	24,894.59	14,345.60	11,621.11	15,067.10	15,231.83	11,148.32
Overdrafts	258.79	43.13	622.92	79.33	120.57	494.78
Bonds, stocks and securities.....	4,135.59	3,991.18	6,121.75	6,043.99	5,806.82	5,476.86
Furniture and fixtures.....	800.00	800.00	800.00	800.00	800.00	800.00
Banking house	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate.....	.....	2,803.50	2,837.00	1,294.15	1,294.15	1,394.15
Due from banks and bankers.....	20,839.46	10,879.42	24,452.13	12,663.41	7,505.11	36,700.28
Checks and cash items.....	541.86	2,102.29	1,267.65	553.07	38.50	933.11
Currency	4,196.00	2,095.00	2,287.00	4,510.00	1,850.00	2,125.00
Gold	1,175.00	800.00	480.00	640.00	1,015.00	375.00
Silver and fractional coin.....	698.65	246.32	361.45	486.42	536.25	455.50
Other resources .....	.....	.....	979.47	.....	527.44	.....
Total	\$ 77,137.94	\$ 60,092.98	\$ 72,869.77	\$ 62,809.88	\$ 58,474.05	\$ 83,198.89

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,213.03	2,025.60	2,200.75	2,195.13	2,500.09	2,870.64
Time certificates of deposit.....	11,093.15	10,544.80	15,560.67	10,834.67	9,533.67	8,773.57
Dividends unpaid	550.00	.....	.....	.....	.....	.....
Individual deposits	53,881.76	36,744.48	45,082.35	39,461.68	35,420.64	60,981.68
Demand certificates of deposit.....	400.00	778.10	26.00	318.50	169.65	240.00
Other liabilities .....	.....	.....	.....	.....	850.00	333.00
Total	\$ 77,137.94	\$ 60,092.98	\$ 72,869.77	\$ 62,809.88	\$ 58,474.05	\$ 83,198.89

Examined July 5, 1911; Aug. 12, 1912.

Stockholders—Edmund Becker, William Bauer, Ed. W. Davis W. H. Harrison, Jones Cattle Company, P. J. Martin, E. O. Pinney.

LAFAYETTE BANK, LAFAYETTE, COLORADO.

James P. Miller, Cashier.

RESOURCES.

	Jan. 7, 1911
Loans and discounts (secured).....	\$ 48,132.72
Loans and discounts (unsecured).....	39,107.60
Overdrafts	113.41
Bonds, stocks and securities.....	16,234.43
Furniture and fixtures.....	3,527.95
Banking house	9,775.47
Other real estate.....	6,024.12
Due from banks and bankers.....	28,027.06
Checks and cash items.....	1,715.20
Currency	7,678.00
Gold	2,897.80
Silver and fractional coin.....	1,034.29
Total	\$ 164,268.05

LIABILITIES.

Capital stock paid in.....	\$ 20,000.00
Surplus fund	5,419.15
Undivided profits, net.....	1,202.45
Bills payable	5,000.00
Notes rediscounted	2,000.00
Time certificates of deposit.....	29,105.38
Savings accounts	5,806.49
Individual deposits	72,506.49
Due to banks and bankers.....	15,441.09
Demand certificates of deposit.....	85.00
Other liabilities	6,902.00
Total	\$ 164,268.05

Examined March 22, 1911.

Owners—William Barrowman, E. S. Davis, D. E. Evans, T. H. Faulk, J. B. Fisher, Frank C. Greenlee, C. O. Houck, Wm. Jackson and T. R. Jackson, John Jennings, E. R. Jones, John R. Jackson, C. L. Miller, M. E. Miller, J. P. Miller, G. I. Miller, Joseph Mitchell, William Nicholson, J. E. Oakley, George Rabb, J. J. Steinbaugh, Enoch T. Vaughn, J. O. V. Wise, George M. Williams.

*Incorporated March 27, 1911, as The Lafayette Bank and Trust Company.

NO. 219, TRUST COMPANY.

THE LAFAYETTE BANK AND TRUST COMPANY, LAFAYETTE, COLORADO.

Mary E. Miller, President; L. A. Bower, Joseph Mitchell, Vice-Presidents; James P. Miller, Cashier;
E. R. Jones, Assistant Cashier.

RESOURCES.

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 67,776.78	\$ 65,822.21	\$ 80,985.12	\$ 115,174.73	\$ 128,124.11
Loans and discounts (unsecured).....	37,556.25	50,014.82	49,921.91	61,326.20	58,576.51
Overdrafts	978.21	1,720.73	802.92	878.21	3,110.43
Bonds to secure postal savings.....	.....	.....	.....	.....	2,000.00
Bonds, stocks and securities.....	21,184.00	24,528.76	24,636.83	24,910.96	42,275.54
Premium on bonds.....	.....	.....	.....	.....	50.00
Furniture and fixtures.....	3,000.00	3,088.65	3,088.65	3,088.65	3,119.05
Banking house	9,700.00	9,700.00	9,700.00	9,700.00	9,700.00
Other real estate.....	2,265.00	2,888.41	3,688.41	3,810.41	4,639.54
Due from banks and bankers.....	38,573.17	28,498.84	28,107.65	19,062.33	13,822.21
Checks and cash items.....	363.09	959.75	762.55	3,993.66	680.02
Currency	4,390.00	3,856.00	2,632.00	3,452.00	422.00
Gold	2,572.80	1,865.30	2,547.80	4,095.00	3,570.00
Silver and fractional coin.....	1,141.09	1,546.47	884.33	609.86	1,658.32
Other resources .....	.....	.....	.....	.....	1,201.23
Total	\$ 189,500.39	\$ 194,489.94	\$ 207,817.57	\$ 250,102.61	\$ 272,948.96

THE LAFAYETTE BANK AND TRUST COMPANY, LAFAYETTE, COLORADO—Continued.

LIABILITIES.

Capital stock paid in.....	\$ 30,400.00	\$ 36,200.00	\$ 36,200.00	\$ 36,200.00	\$ 36,200.00
Surplus fund	2,000.00	2,000.00	2,000.00	1,432.75	1,648.81
Undivided profit, net.....	.....	2,352.87	1,285.69	423.20	1,270.81
Bills payable .....	.....	5,000.00	5,000.00	10,000.00	17,500.00
Notes rediscounted .....	.....	.....	.....	.....	1,000.00
Time certificates of deposit.....	34,186.46	29,761.65	39,559.32	88,660.92	92,750.67
Savings accounts	4,473.11	3,943.73	4,440.66	6,181.45	7,499.58
Dividends unpaid .....	.....	.....	2,046.30	.....	.....
Individual deposits	83,734.73	89,111.47	92,489.61	90,314.70	91,712.47
Due to banks and bankers.....	31,530.55	25,863.09	24,473.86	16,888.99	21,726.62
Demand certificates of deposit.....	16.00	222.00	262.00	.....	1,600.00
Certified checks .....	.....	35.13	.....	.....	.....
Other liabilities .....	.....	.....	60.13	.....	.....
Total	\$ 189,500.39	\$ 194,489.94	\$ 207,817.57	\$ 250,102.61	\$ 272,948.96

Examined March 27, 1911; Oct. 28, 1911; May 13, 1912.

Stockholders—William Barrowman, Evan S. Davis, Thomas H. Fauli, John B. Fisher, Frank C. Greenlee, C. O. Hauck, William Jackson, John R. Jackson, M. P. Fox, Jr., E. R. Jones, Charles L. Miller, James P. Miller, George I. Miller, Mary E. Miller, Joseph Mitchell, J. B. Oakley, George Rabb, Thomas Richards, J. J. Steinbaugh, Enoch T. Vaughn, George M. Williams, J. O. V. Wise, William Nicholson, L. A. Bower.

LAIRD STATE BANK, LAIRD, COLORADO.

M. B. Holland, President; John Brown, Vice-President; Buffer Roberts, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 12,299.75	\$ 10,659.45	\$ 9,530.40	\$ 9,250.15	\$ 9,377.00	\$ 10,353.30
Loans and discounts (unsecured).....	5,541.65	8,329.00	7,104.00	7,704.00	8,000.00	7,365.00
Furniture and fixtures.....	559.88	560.00	560.00	560.00	560.00	560.00
Due from banks and bankers.....	6,781.24	8,772.29	9,631.34	8,661.50	7,769.48	17,405.19
Checks and cash items.....	85.01	25.93	87.73	15.78	95.28	95.87
Currency	4,229.00	1,310.00	1,388.00	348.00	98.00	617.00
Gold	200.00	350.00	555.00	615.00	675.00	300.00
Silver and fractional coin.....	119.13	199.38	231.28	59.24	66.53	128.94
Total	\$ 29,915.66	\$ 30,206.65	\$ 29,087.75	\$ 27,213.67	\$ 26,641.29	\$ 36,825.30

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	500.00	500.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	1,594.79	1,122.00	1,299.72	240.26	508.12	705.32
Individual deposits	17,476.27	17,398.87	16,064.19	14,591.49	13,086.15	23,455.49
Demand certificates of deposit.....	844.00	1,185.78	1,253.84	1,382.01	2,017.02	1,664.49
Total	\$ 29,915.66	\$ 30,206.65	\$ 29,087.75	\$ 27,213.67	\$ 26,641.29	\$ 36,825.30

Examined Dec. 5, 1911; Oct. 29, 1912.

Stockholders—M. B. Holland, John Brown, Rufus F. Roberts, Thomas Ashton, W. T. Auld, L. G. Galbreath, P. J. Sullivan.

NO. 77, STATE BANK.

LA JARA STATE BANK, LA JARA, COLORADO.

B. L. Van Vechten, President; Christen Jensen, Vice-President; H. C. Hall, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 37,849.82	\$ 25,038.96	\$ 18,170.99	\$ 21,689.94	\$ 17,352.75	\$ 16,919.20
Loans and discounts (unsecured).....	102,700.07	78,214.11	86,419.20	77,854.10	83,723.04	97,483.28
Overdrafts	1,815.30	532.88	688.79	685.65	1,431.55	195.54
Furniture and fixtures.....	2,400.00	2,400.00	2,465.28	2,200.00	2,200.00	2,200.00
Banking house	2,975.00	2,975.00	2,975.00	3,000.00	3,000.00	3,000.00
Due from banks and bankers.....	51,125.16	44,917.10	30,096.77	31,419.85	31,966.68	39,444.05
Checks and cash items.....	28.00	795.81	693.14	349.76	200.54	1,117.91
Currency	7,887.00	3,789.00	5,435.00	5,997.00	6,735.00	9,044.00
Gold	130.00	55.00	55.00	35.00	300.00	225.00
Silver and fractional coin.....	1,232.26	1,698.65	949.75	1,315.36	2,314.01	1,540.47
Total	\$ 208,142.61	\$ 160,416.51	\$ 148,448.83	\$ 144,456.66	\$ 149,223.57	\$ 171,169.45

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	10,000.00	10,000.00	12,500.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	468.50	4,834.60	5,073.95	1,455.91	1,777.65	4,046.24
Bills payable	10,000.00	.....	.....	.....	.....	.....
Notes rediscounted	7,500.00	.....	.....	.....	.....	.....
Time certificates of deposit.....	15,023.01	4,276.53	9,250.78	6,715.46	19,225.76	20,531.60
Dividends unpaid .....	.....	29.33	.....	.....	.....	.....
Individual deposits	134,242.20	101,252.05	81,298.07	81,068.34	73,043.65	91,458.41
Demand certificates of deposit.....	.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Cashiers' checks	908.90	24.00	326.63	216.95	176.50	133.20
Total	\$ 208,142.61	\$ 160,416.51	\$ 148,448.83	\$ 144,456.66	\$ 149,223.57	\$ 171,169.45

Examined Nov. 20, 1911; Oct. 10, 1912.

Stockholders—B. L. Van Vechten, Christen Jensen, H. C. Hall, John W. Shawcroft, L. D. Eskridge, Samuel Jackson, Luther A. Norland, John Shawcroft, R. J. Kavalec, Heirs S. E. Newcomb, Peter Peterson, William Neff.

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, COLORADO.

Fred A. Sabin, President; Eugene Rourke, First Vice-President; Frank Finney, Second Vice-President; C. A. Beerbohm, Cashier; Wilson A. Hart, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 56,452.02	\$ 42,435.92	\$ 73,502.73	\$ 82,421.36	\$ 82,569.34	\$ 72,601.85
Loans and discounts (unsecured).....	53,093.79	51,831.01	55,227.15	53,979.14	58,750.23	72,070.70
Overdrafts	2,994.89	3,200.96	611.17	469.19	1,275.03	524.36
Bonds, stocks and securities.....	11,094.89	48,278.67	43,374.95	48,434.48	44,925.55	51,911.52
Furniture and fixtures.....	4,000.00	4,000.00	3,000.00	3,000.00	3,000.00	2,500.00
Banking house	20,000.00	20,000.00	17,000.00	17,000.00	17,000.00	17,000.00
Due from banks and bankers.....	40,923.30	81,069.40	69,319.62	39,659.57	35,519.37	61,046.44
Checks and cash items.....	4,469.08	211.86	45.69	535.58	813.66	1,063.11
Currency	6,140.00	4,975.00	13,278.00	16,090.00	13,094.00	10,758.00
Gold	390.00	230.00	2,945.00	2,105.00	2,335.00	1,510.00
Silver and fractional coin.....	872.72	976.43	848.75	819.46	1,482.45	2,173.55
Total	\$ 230,430.69	\$ 257,239.25	\$ 279,183.06	\$ 256,013.78	\$ 260,765.13	\$ 263,159.53

LIABILITIES.

Capital stock paid in.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus fund	5,000.00	5,000.00	7,500.00	7,500.00	7,500.00	10,070.00
Undivided profits, net.....	4,669.47	5,250.84	2,850.48	3,550.49	6,717.12	2,613.57
Time certificates of deposit.....	31,024.67	27,894.76	25,000.70	28,788.00	36,251.14	31,832.11
Savings accounts	38,326.85	48,605.62	54,746.00	56,448.36	56,024.80	62,996.49
Trust funds	7,629.83	6,190.33	4,392.80	3,085.83	3,066.87	4,342.08
Individual deposits	67,255.37	88,232.70	108,411.08	81,311.10	76,054.20	98,240.87
Demand certificates of deposit.....	1,652.50	565.00	195.00	175.00	.....	293.00
Certified checks .....	.....	.....	.....	.....	.....	7,901.59
Cashiers' checks	472.00	500.00	1,026.40	155.00	151.00	3.82
Total	\$ 230,430.69	\$ 257,239.25	\$ 279,183.06	\$ 256,013.78	\$ 260,765.13	\$ 263,159.53

Examined Nov. 17, 1911; Nov. 15, 1912.

Stockholders—Eugene Rourke, E. H. Rourke, Robert Patterson, Frank Finney, C. A. Beerbohm, Fred A. Sabin, R. Phillips, Clara M. Norton, P. G. Scott, Donald McIntosh, M. D. Thatcher, Wilson A. Hart, B. M. Spalding, Beatty Brothers, J. N. Beatty, Royal H. Finney, Gertrude C. Finney, Ed Daniber, Mary Daniber.

NO. 72, STATE BANK.

THE LA JUNTA STATE BANK, LA JUNTA, COLORADO.

Robert A. Steen, President; A. C. Draper, Vice-President; G. H. Winchell, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 36,942.65	\$ 37,472.55	\$ 38,001.10	\$ 32,718.08	\$ 26,003.56	\$ 30,851.14
Loans and discounts (unsecured).....	124,565.35	119,115.28	118,283.92	119,063.08	138,885.64	134,051.75
Overdrafts	1,844.35	962.86	3,200.56	1,530.64	239.75	235.90
Bonds to secure postal savings.....	.....	.....	.....	.....	2,000.00	2,000.00
Bonds, stocks and securities.....	14,599.77	40,258.66	32,630.80	34,153.65	19,114.37	16,420.01
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Other real estate.....	4,170.00	4,100.00	4,878.12	4,833.12	4,794.62	4,697.12
Due from banks and bankers.....	59,578.66	48,896.21	57,830.22	55,875.30	20,877.07	10,275.47
Checks and cash items.....	1,743.15	867.86	1,595.31	1,996.05	3,105.04	2,880.75
Currency	16,982.00	16,628.00	15,543.00	16,831.00	16,169.00	25,830.00
Gold	1,700.00	1,495.00	515.00	2,455.00	1,875.00	1,780.00
Silver and fractional coin.....	5,020.29	3,796.40	2,711.48	1,685.96	2,722.61	2,621.31
Other resources	1,303.52	699.73	798.83	.....	.....	1,669.02
Total	\$ 269,940.14	\$ 275,792.55	\$ 277,478.34	\$ 272,661.28	\$ 237,936.66	\$ 264,812.27

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net.....	908.00	214.27	1,919.76	1,637.42	1,197.72	2,764.65
Time certificates of deposit.....	56,526.95	66,223.58	64,949.51	71,411.88	64,755.41	68,209.70
Postal savings deposits.....	.....	.....	.....	.....	.....	256.00
Dividends unpaid	616.00	.....	.....	.....	.....	.....
Individual deposits	156,016.75	152,144.05	156,301.76	142,930.36	116,245.64	133,907.41
Due to banks and bankers.....	.....	2,115.80	.....	.....	.....	2,603.95
Demand certificates of deposit.....	1,812.41	1,694.85	397.31	1,751.62	1,132.96	1,180.56
Certified checks .....	.....	.....	.....	1,000.00	604.90	1,890.00
Total	\$ 269,940.14	\$ 275,792.55	\$ 277,478.34	\$ 272,661.28	\$ 237,936.66	\$ 264,812.27

Examined Nov. 17, 1911; Nov. 15, 1912.

Stockholders—A. C. Draper, Lee Ramsey, J. E. Gauger, Mollie Schmidt, George H. Near, Humphrey Best, G. H. Winchell, B. H. Joy, John Johnson, Sadie Holly, Annie Reynolds, John H. Holly, Edna M. Holly, Julia Stanley, Mary L. Near, J. C. Talliaferro, J. N. Lamb, R. A. Eddleman, R. G. Dalton, Thomas R. Hoffmire, G. B. Round, H. G. Todd, Ida L. Gauger, R. A. Steen.

MINERS AND MERCHANTS BANK, LAKE CITY, COLORADO.

J. F. Maurer, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 7,735.00	\$ 8,410.00	\$ 6,130.00	\$ 5,066.50	\$ 5,765.00	\$ 4,743.00
Loans and discounts (unsecured).....	21,646.10	10,931.60	19,742.10	20,582.60	26,325.60	34,707.00
Overdrafts	64.92	29.79	41.14	28.97	2.56	124.68
Bonds, stocks and securities.....	11,701.46	11,883.34	12,442.71	12,921.69	13,125.75	14,492.24
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	800.00
Banking house	7,000.00	7,000.00	7,000.00	6,000.00	6,000.00	6,000.00
Other real estate.....	25,285.00	25,285.00	25,285.00	22,550.00	22,550.00	20,050.00
Due from banks and bankers.....	13,457.71	15,588.76	21,829.66	22,966.93	14,295.27	14,870.59
Checks and cash items.....	436.25	154.75	297.00	60.90	7.50	75.96
Currency	6,245.00	5,540.00	8,130.00	3,555.00	3,105.00	2,100.00
Gold	655.00	730.00	880.00	885.00	875.00	1,250.00
Silver and fractional coin.....	749.28	934.31	580.23	799.89	552.60	1,086.42
Other resources .....	.....	.....	6.51	5.23	.....	.....

Total\$ 95,975.72

\$ 93,604.28

\$ 100,299.89

LIABILITIES.

Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	2,500.00
Undivided profits, net.....	2,981.38	3,039.59	4,437.07	2,007.98	2,174.83	2,400.59
Time certificates of deposit.....	18,291.75	18,425.71	20,791.14	19,767.02	17,991.22	25,486.90
Individual deposits	44,551.45	38,036.29	50,715.62	47,089.66	16,589.93	44,376.63
Due to banks and bankers.....	1,035.48	125.89	.....	.....	.....	879.82
Demand certificates of deposit.....	2,732.45	1,801.85	2,430.55	2,558.20	1,848.30	1,655.95
Certified checks	210.00	.....	.....	.....	.....	.....
Reserved for taxes.....	1,170.21	1,088.19	.....	.....	.....	.....

Total

\$ 93,604.28

\$ 100,299.89

Examined Oct. 26, 1911; Aug. 23, 1912.

Owners—M. D. Thatcher, John A. Thatcher.

NO. 102, STATE BANK.

THE CITIZENS STATE BANK OF LAMAR, LAMAR, COLORADO.

J. M. Williams, President; Charles Maxwell, Vice-President; L. J. Boring, Cashier; J. D. Spooner, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 51,998.50	\$ 58,133.63	\$ 66,267.08	\$ 50,494.61	\$ 43,694.72	\$ 56,198.39
Loans and discounts (unsecured).....	80,398.73	101,513.65	90,836.75	90,812.17	74,580.56	102,030.55
Overdrafts	7,946.72	2,132.50	3,293.10	2,862.35	2,722.60	5,017.27
Bonds, stocks and securities.....	11,995.31	7,365.36	7,536.78	12,149.42	15,155.95	12,766.81
Furniture and fixtures.....	3,150.00	3,150.00	3,150.00	2,800.00	2,800.00	2,800.00
Banking house				2,000.00	2,000.00	11,000.00
Due from banks and bankers.....	7,326.95	43,697.91	44,732.63	39,711.01	10,276.20	12,687.97
Checks and cash items.....	397.40	1,897.08	1,615.73	91.50	386.53	1,104.63
Currency	5,310.00	3,181.00	5,078.00	4,679.00	3,791.00	4,648.00
Gold	9,575.00	10,020.00	7,885.00	8,105.00	7,175.00	5,980.00
Silver and fractional coin.....	929.84	663.82	1,328.81	1,327.47	842.57	1,182.99
Expense account	25.31			205.33	551.30	
Total	\$ 179,053.76	\$ 231,664.95	\$ 231,723.88	\$ 215,238.06	\$ 163,976.43	\$ 245,445.71

LIABILITIES.

Capital stock paid in.....	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00
Surplus fund	6,000.00	6,000.00	6,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....		2,517.76	4,864.09			2,835.05
Bills payable					24,000.00	
Time certificates of deposit.....	4,504.46	2,283.71	5,239.45	5,119.41	7,952.76	4,948.01
Individual deposits	131,232.35	184,776.83	177,976.22	163,255.83	85,920.82	189,862.43
Demand certificates of deposit.....		547.60	767.60	737.60	656.60	351.62
Certified checks	2,200.00		500.00			2,232.50
Cashiers' checks	116.95	164.05	1,044.65	634.35	16.25	216.10
Reserved for taxes.....		375.00	340.87	490.87	400.00	
Total	\$ 179,053.76	\$ 231,664.95	\$ 231,723.88	\$ 215,238.06	\$ 163,976.43	\$ 245,445.71

Examined Nov. 16, 1911; Nov. 13, 1912.

Stockholders—J. M. Williams, Charles Maxwell, George A. Everett, George E. Ricker, S. I. Borton, J. K. Doughty, R. M. Latham, Elizabeth Buckner, E. R. Jones, I. L. Maxwell, L. J. Boring.

NO. 130, STATE BANK.

THE LA SALLE STATE BANK, LA SALLE, COLORADO.

C. B. Norris, President; R. B. Carpenter, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 16,660.66	\$ 17,515.75	\$ 16,714.50	\$ 15,380.10	\$ 16,751.25	\$ 16,563.04
Loans and discounts (unsecured).....	18,650.35	16,365.33	12,223.43	16,974.65	11,799.63	18,086.47
Overdrafts	175.98	11.81	177.71	438.51	208.24	19
Bonds, stocks and securities.....	.....	.....	.....	492.00	750.00	900.00
Furniture and fixtures.....	2,000.00	1,602.50	1,602.50	1,600.00	1,600.00	1,600.00
Banking house	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00
Due from banks and bankers.....	1,638.36	1,421.56	1,590.50	2,902.03	23.28	10,068.55
Checks and cash items.....	80.30	.....	.....	.....	2.40	35.00
Currency	3,124.00	1,996.00	2,164.00	270.00	1,830.00	1,915.00
Gold	300.00	795.00	455.00	150.00	20.00	255.00
Silver and fractional coin	1,036.13	586.75	553.91	1,002.12	1,374.81	605.43
Expense account .....	.....	101.63	.....	193.96	110.58	10.22
Total	\$ 44,708.28	\$ 42,525.76	\$ 37,551.61	\$ 41,502.77	\$ 39,000.19	\$ 52,078.90

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	600.00	600.00	450.00	950.00	950.00	950.00
Undivided profits, net.....	16.33	.....	26.36	.....	.....	.....
Bills payable	5,000.00	8,500.00	.....	3,070.00	8,000.00	.....
Time certificates of deposit.....	5,420.00	9,500.00	6,640.00	6,157.00	6,157.00	10,864.00
Savings accounts	962.16	682.16	841.33	883.55	906.27	980.29
Individual deposits	21,001.62	13,144.05	19,069.71	19,717.27	12,776.45	26,042.61
Due to banks and bankers.....	83.08	.....	21	.....	493.07	.....
Demand certificates of deposit.....	535.09	99.53	310.00	255.25	303.40	233.60
Certified checks	1,150.00	.....	.....	37.70	.....	.....
Cashiers' checks .....	.....	.....	214.00	14.00	14.00	3,000.00
Total	\$ 44,708.28	\$ 42,525.76	\$ 37,551.61	\$ 41,502.77	\$ 39,000.19	\$ 52,078.90

Examined Dec. 13, 1911; May 17, 1912.

Stockholders—D. S. Ellis, A. T. Van Scoy, S. R. Cox, T. B. Garrison, C. E. Carpenter, C. B. Norris, J. C. Hubbard, J. A. Stewart, Wm. B. Hughes, Frank Damedz, R. B. Carpenter, R. W. DeVinny, John Walker.

NO. 78, STATE BANK.

THE BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS, COLORADO.

M. D. Thatcher, President; John A. Thatcher, Vice-President; P. G. Scott, Cashier; Wm. J. A. Scott, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 139,596.21	\$ 130,247.21	\$ 131,033.81	\$ 124,244.10	\$ 137,715.39	\$ 127,899.42
Loans and discounts (unsecured).....	179,069.44	180,461.62	185,813.36	199,446.24	220,845.24	217,846.65
Overdrafts	17,181.61	2,721.91	4,839.31	1,688.30	1,762.00	2,953.59
Bonds to secure postal savings.....	.....	.....	.....	7,000.00	7,000.00	7,000.00
Bonds, stocks and securities.....	16,685.58	10,812.54	14,525.31	8,439.49	8,635.77	6,838.23
Furniture and fixtures.....	.....	1,881.51	1,500.00	1,000.00	1,000.00	1,000.00
Other real estate.....	8,732.32	8,792.33	8,792.33	8,792.33	8,792.33	9,070.00
Due from banks and bankers.....	20,338.18	40,023.75	41,650.81	29,315.92	4,556.56	43,063.00
Checks and cash items.....	1,243.10	259.12	1,717.15	1,555.35	562.25	253.94
Currency	7,800.00	5,052.00	7,786.00	11,091.00	7,392.00	9,067.00
Gold .....	.....	.....	.....	.....	.....	3,000.00
Silver and fractional coin.....	2,696.75	5,439.31	4,637.42	5,733.65	5,524.90	4,561.72
Total	\$ 393,363.23	\$ 385,701.30	\$ 402,835.50	\$ 397,909.38	\$ 403,797.53	\$ 432,467.35

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	12,786.19	20,236.26	18,948.10	17,323.00	20,804.43	21,855.49
Time certificates of deposit.....	67,822.76	64,271.44	61,695.84	57,365.57	78,606.71	78,172.02
Postal savings deposits.....	.....	.....	.....	202.00	569.06	130.33
Individual deposits	225,969.81	223,631.22	236,523.58	272,194.77	235,156.28	258,730.73
Due to banks and bankers.....	8,635.09	.....	.....	.....	19,914.21	95.27
Demand certificates of deposit.....	38,749.38	37,662.38	45,667.98	10,823.98	8,746.84	33,483.51
Total	\$ 393,363.23	\$ 385,701.30	\$ 402,835.50	\$ 397,909.38	\$ 403,797.53	\$ 432,467.35

Examined Nov. 15, 1911; Nov. 14, 1912.

Stockholders—M. D. Thatcher, John A. Thatcher, P. G. Scott.

THE FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS, COLORADO.

T. J. Herron, President; A. W. Johnston, John Cameron, Vice-Presidents; L. B. Herron, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 22,911.75	\$ 17,725.00	\$ 30,386.96	\$ 25,678.15	\$ 26,655.25	\$ 31,095.29
Loans and discounts (unsecured).....	16,294.15	25,876.45	43,655.60	42,746.20	12,999.03	48,311.36
Overdrafts	827.71	2,821.31	359.19	945.47	572.41	714.12
Furniture and fixtures.....	596.75	1,181.35	1,194.85	1,691.85	2,278.85	4,955.76
Banking house		3,500.00	3,581.50	3,581.50	3,674.30	3,674.30
Due from banks and bankers.....	30,366.82	27,947.49	10,201.28	16,871.87	7,633.74	22,012.24
Checks and cash items.....	966.37	593.54	3,313.35	2,301.62	1,641.34	5,072.29
Currency	2,900.00	5,775.00	5,890.00	4,500.00	4,737.00	10,942.00
Gold	15.00	170.00	810.00	1,585.00	1,327.50	745.00
Silver and fractional coin.....	238.47	996.57	897.54	611.72	905.48	667.50
Total	\$ 75,177.02	\$ 84,086.74	\$ 100,290.27	\$ 100,516.38	\$ 92,461.90	\$ 128,189.86

LIABILITIES.

Capital stock paid in.....	\$ 30,900.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	656.92	1,160.42	2,322.45	2,275.22	1,870.03	1,148.69
Bills payable						20,000.00
Notes rediscounted			8,000.00	8,000.00		
Time certificates of deposit.....		1,413.00	4,016.20	6,322.96	4,656.46	8,589.00
Individual deposits	34,620.10	31,513.32	35,951.62	33,718.20	35,938.71	48,452.17
Total	\$ 75,177.02	\$ 84,086.74	\$ 100,290.27	\$ 100,516.38	\$ 92,461.90	\$ 128,189.86

Examined Aug. 25, 1911; Nov. 14, 1912.

Stockholders—F. V. Askew, H. G. Bell, Mrs. J. E. Blackburn, J. M. Bowman, C. C. Burkett, John Cameron, Mrs. A. E. Edwards, Mrs. F. F. Foote, A. B. Ham, T. J. Herron, L. B. Herron, Mrs. J. H. Herron, J. D. Hodson, Joe Hoffman, Mrs. J. H. Hutcherson, A. W. Johnston, John Johnson, Alfred Johnson, R. F. Klett, A. F. Klinkerman, John Klinkerman, Daniel E. Klusman, Mrs. H. Lanvermyer, Mrs. Mary Manfor, W. G. McAfee, J. N. Raber, Richard Thaxton, W. A. Wight.

THE LA VETA STATE BANK, LA VETA, COLORADO.

H. M. Stockwell, President; C. L. Martin, Vice-President; F. O. Carson, Cashier; L. E. Duncan, Assistant Cashier.

RESOURCES.	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 53,538.78	\$ 38,314.55	\$ 44,837.21	\$ 47,479.64	\$ 40,726.01	\$ 50,542.50
Loans and discounts (unsecured).....	25,464.07	33,172.08	41,832.68	11,493.08	44,321.56	36,900.38
Overdrafts	194.10	94.60	668.38	178.96	354.12	59.82
Bonds to secure postal savings.....	.....	.....	.....	1,000.00	1,000.00	1,000.00
Bonds, stocks and securities.....	.....	.....	.....	310.00	3,700.00	3,655.00
Furniture and fixtures.....	1,500.00	1,710.00	2,383.00	2,383.00	2,500.00	2,500.00
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Other real estate.....	632.85	632.85	632.85	635.35	1,258.78	717.00
Due from banks and bankers.....	19,807.62	14,561.57	19,801.55	10,108.05	14,873.52	26,546.82
Checks and cash items.....	.83	.....	.....	.....	.....	.....
Currency	2,000.00	3,151.00	3,691.00	6,651.00	3,748.00	3,957.00
Gold	25.00	995.00	210.00	2,700.00	495.00	1,485.00
Silver and fractional coin.....	1,807.28	651.95	1,353.74	1,707.26	1,151.42	1,544.47
Other resources .....	.....	.....	.....	.....	.....	1,015.90
Total	\$ 107,837.98	\$ 96,843.60	\$ 118,990.41	\$ 118,506.34	\$ 117,628.41	\$ 133,423.89
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	1,200.00	1,200.00	2,000.00	2,000.00	2,000.00	3,000.00
Undivided profits, net.....	149.80	1,883.98	848.69	977.55	1,812.66	834.62
Bills payable .....	.....	.....	10,000.00	.....	11,000.00	14,500.00
Time certificates of deposit.....	18,279.54	19,466.84	23,075.84	29,326.89	28,531.80	32,503.57
Individual deposits	72,701.59	55,096.34	64,445.67	69,735.86	55,571.35	61,691.15
Due to banks and bankers.....	.....	4,178.44	3,399.54	877.63	3,499.67	5,693.60
Demand certificates of deposit.....	498.00	18.00	54.05	116.00	26.00	170.00
Cashiers' checks .....	.....	.....	165.62	64.30	86.93	6.55
Total	\$ 107,837.98	\$ 96,843.60	\$ 118,990.41	\$ 118,506.34	\$ 117,628.41	\$ 133,423.89

Examined Nov. 23, 1911; Nov. 22, 1912.

Stockholders—H. M. Stockwell, Josephine Stockwell, I. M. Snider, D. M. DeCamp, C. M. Mack, C. L. Martin, Peter Verlioff,
L. M. Jones, C. T. Ritchey, Rosa L. Anderson, Mary E. Lester, F. O. Carson, Myrtle Edmonston, Amelia F. Cupps, Alice
Estes.

NO. 191, *STATE BANK.

THE COLORADO STATE BANK OF LIMON, LIMON, COLORADO.

P. O. Wells, President; W. S. Pershing, Vice-President; C. A. Wells, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912
Loans and discounts (secured).....	\$ 15,278.99	\$ 14,223.80	\$ 11,024.84	\$ 10,594.76	\$ 10,580.80
Loans and discounts (unsecured).....	10,498.95	14,610.55	9,629.37	8,867.91	12,696.55
Overdrafts	710.76	1,621.92	1,704.83	2,680.23	1,781.58
Furniture and fixtures.....	1,996.29	1,996.29	1,996.29	1,996.29	2,000.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate.....	402.29	.....	.....	1,033.49	1,226.49
Due from banks and bankers.....	9,116.86	997.00	4,532.83	1,606.73	3,893.54
Checks and cash items.....	469.80	337.25	2,638.75	247.26	197.10
Currency	2,548.00	2,127.00	1,545.00	550.00	881.00
Gold	600.00	370.00	705.00	300.00	700.00
Silver and fractional coin.....	778.48	135.28	539.90	169.28	843.10
Expense account	972.22	661.75	30.75	.....	59.50
Total	\$ 46,372.64	\$ 40,070.81	\$ 37,477.56	\$ 31,045.35	\$ 37,259.66

LIABILITIES.

Capital stock paid in.....	\$ 11,000.00	\$ 11,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	.....	.....	232.87	18.33
Bills payable .....	.....	.....	2,500.00	.....	3,000.00
Time certificates of deposit.....	11,852.61	11,375.26	7,832.00	7,707.00	5,661.00
Individual deposits	23,530.03	17,670.58	17,445.56	13,106.08	18,680.33
Certified checks .....	.....	25.00	.....	.....	.....
Total	\$ 46,372.64	\$ 40,070.81	\$ 37,477.56	\$ 31,045.35	\$ 37,259.66

Examined Feb. 23, 1911; Aug. 30, 1911; March 6, 1912.

Stockholders—W. L. Cookman, J. A. Lewis, W. S. Pershing, E. R. Seebly, C. A. Wells, P. M. Wells, P. O. Wells.

*Merged with The Limon State Bank, Aug. 1, 1912.

NO. 80, STATE BANK.

THE LIMON STATE BANK, LIMON, COLORADO.

J. M. Baily, President; W. H. Wells, Vice-President; J. M. McClure, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 29,419.29	\$ 29,504.19	\$ 30,613.08	\$ 31,823.39	\$ 32,515.21	\$ 33,699.88
Loans and discounts (unsecured).....	32,463.08	32,165.26	32,421.05	30,177.18	27,796.71	42,880.97
Overdrafts	1,365.85	479.83	611.76	417.43	901.87	319.82
Furniture and fixtures.....	910.88	910.88	930.88	930.88	930.88	2,918.38
Banking house	1,148.41	1,148.41	1,148.41	1,148.41	1,148.41	3,000.00
Other real estate.....	.....	490.00	2,915.00	2,915.00	490.00	1,148.41
Due from banks and bankers.....	21,114.06	17,580.76	22,721.80	14,072.25	11,256.06	39,399.52
Currency	1,975.00	2,476.00	2,610.00	2,730.00	1,696.00	4,661.00
Gold	855.00	1,035.00	605.00	265.00	1,332.50	610.00
Silver and fractional coin.....	743.25	792.64	921.77	761.62	676.33	350.26
Total	\$ 89,864.82	\$ 86,582.93	\$ 95,558.75	\$ 85,231.16	\$ 78,713.97	\$ 131,991.24

LIABILITIES.

Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	6,363.12	5,000.00	.....	.....	.....	.....
Undivided profits, net.....	2.69	3,055.33	1,913.79	2,460.68	3,068.14	3,655.53
Time certificates of deposit.....	6,292.23	9,436.85	8,808.10	9,617.76	10,951.95	12,112.50
Individual deposits	57,296.78	49,040.75	59,550.33	48,023.79	39,753.88	91,148.21
Cashiers' checks .....	.....	.....	236.53	128.93	.....	75.00
Total	\$ 89,864.82	\$ 86,582.93	\$ 95,558.75	\$ 85,231.16	\$ 78,713.97	\$ 131,991.24

Examined Feb. 24, 1911; Aug. 30, 1911; March 6, 1912.

Stockholders—J. M. Baily, W. H. Wells, J. M. McClure, W. S. Will, Henry Ferguson, J. J. Eubank, Fred A. Benck, Henry O. Benck, John A. Hurst, W. D. Hemming, R. S. Brownlee, J. D. Kissenger, Anna Gebhard, Smith Harper, C. J. Schrader, Mrs. D. W. Touse, Emily M. Gebhard, Henry J. Gebhard, Pauline T. Gebhard.

NO. 161, STATE BANK.

LITTLETON STATE BANK, LITTLETON, COLORADO.

D. H. Staley, President; Amos Blinford, Vice-President; D. M. Decamp, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 29, 1912	June 11, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 6,113.85	\$ 7,297.50	\$ 9,366.50	\$ 8,062.50	\$ 6,719.90	\$ 8,143.00
Loans and discounts (unsecured).....	15,314.88	17,253.42	14,850.83	17,297.78	15,957.80	15,837.41
Overdrafts .....	.....	43.00	212.61	28.92	174.95	230.80
Bonds, stocks and securities.....	.....	.....	501.40	372.90	63.27	5,973.99
Furniture and fixtures.....	1,185.00	1,294.07	1,480.00	1,530.00	1,615.45	1,615.45
Banking house	7,659.97	10,069.94	10,223.60	10,223.60	10,223.60	10,223.60
Other real estate.....	.....	.....	.....	.....	.....	613.02
Due from banks and bankers.....	3,334.61	2,975.62	4,027.73	1,637.88	613.32	8,312.15
Checks and cash items.....	16.50	80.40	224.20	27.50	21.00	.....
Currency	1,790.00	685.00	1,037.00	2,211.00	1,274.00	2,103.00
Gold	195.00	205.00	273.50	356.00	196.00	155.00
Silver and fractional coin.....	609.52	401.59	919.85	211.13	323.53	982.71
Expense account	274.85	167.26	.....	.....	284.51	.....
Total	\$ 36,474.21	\$ 40,472.89	\$ 43,117.25	\$ 41,929.21	\$ 37,500.33	\$ 53,330.13

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	.....	.....	261.84	23.91	.....	151.27
Time certificates of deposit.....	2,510.00	4,416.25	1,491.25	1,916.25	2,386.25	3,180.90
Savings accounts	3,019.53	2,659.56	2,430.39	1,894.84	2,315.47	2,462.61
Individual deposits	19,548.58	18,377.08	21,682.77	19,983.21	15,022.06	31,604.13
Due to banks and bankers.....	1,336.10	.....	2,251.00	2,251.00	2,385.00	200.00
Demand certificates of deposit.....	60.00	20.00	.....	860.00	390.40	702.90
Certified checks .....	.....	.....	.....	.....	1.15	25.32
Total	\$ 36,474.21	\$ 40,472.89	\$ 43,117.25	\$ 41,929.21	\$ 37,500.33	\$ 53,330.13

Examined March 4, 1911; Oct. 10, 1911; May 15, 1912.

Stockholders—Amos Blinford, Peter Watson, George W. Dunn, Charles Berdel, D. H. Staley, Wesley Staley, W. H. Everett, Fred Nicolaus, D. M. Decamp, Calay and Ashbaugh, C. W. Kirchner, H. M. Stockwell, George K. Brosius, Nellie J. McNail.

NO. 81, PRIVATE BANK.
EMERSON AND BUCKINGHAM, BANKERS, LONGMONT, COLORADO.

Charles E. Day, Cashier.

RESOURCES.

	Jan. 7, 1911
Loans and discounts (secured).....	\$ 70,155.60
Loans and discounts (unsecured).....	76,598.09
Overdrafts	73.48
Other bonds, stocks and securities.....	13,000.00
Due from banks and bankers.....	65,596.55
Checks and cash items.....	984.83
Currency	6,144.00
Gold	6,985.00
Silver and fractional coin.....	2,115.91
Total	<u>\$ 241,663.46</u>

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00
Surplus fund	25,000.00
Undivided profits, net.....	191.33
Time certificates of deposit.....	13,170.07
Individual deposits	169,745.32
Due to banks or bankers.....	1,479.72
Demand certificates	7,077.02
Total	<u>\$ 241,663.46</u>

Owners—Charles E. Day, Frank M. Downer.

Liquidated Feb. 1, 1911.

THE EMERSON AND BUCKINGHAM BANK AND TRUST COMPANY, LONGMONT, COLORADO.

D. C. Donovan, President; W. L. McCaslin, T. M. Callahan, Vice-Presidents; W. E. Letford, Cashier;
A. H. McKeirnan, Assistant Cashier.

RESOURCES

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 52,515.00	\$ 59,626.45	\$ 57,358.50	\$ 54,157.77	\$ 38,922.25
Loans and discounts (unsecured).....	81,268.79	116,872.54	95,424.17	113,926.61	123,676.78
Overdrafts	248.10	137.10	651.48	672.06	741.17
Bonds to secure postal savings.....	.....	.....	.....	7,000.00	4,000.00
Bonds, stocks and securities.....	13,040.00	10,000.00	37,500.00	15,577.75	22,725.60
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	55,034.22	78,741.95	59,978.68	73,276.17	88,736.70
Checks and cash items.....	1,029.01	7,313.82	312.18	419.78	4,314.55
Currency	5,117.00	5,180.00	2,792.00	5,079.00	3,253.00
Gold	810.00	1,655.00	1,885.00	2,735.00	1,850.00
Silver and fractional coin.....	1,088.14	1,830.66	1,124.58	584.92	1,234.89

Total\$ 212,640.26

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	.....	.....	.....	.....	10,000.00
Undivided profits, net.....	961.64	3,846.81	5,314.21	9,392.72	4,330.79
Time certificates of deposit.....	13,670.75	17,382.84	19,037.97	20,196.06	25,674.59
Postal savings deposits.....	.....	.....	.....	865.06	746.06
Trust funds .....	.....	.....	.....	17,574.81	12,265.04
Individual deposits	142,260.10	208,855.51	166,377.39	163,301.42	184,209.61
Due to banks and bankers.....	.....	189.36	.....	.....	915.63
Demand certificates of deposit.....	5,747.77	3,282.97	18,827.02	7,464.66	2,945.16
Cashiers' checks .....	.....	.....	.....	38.54	373.06
Reserved for taxes.....	.....	.....	.....	735.79	525.00

Total\$ 212,640.26

Examined Feb. 1, 1911; Sept. 5, 1911; March 13, 1912; Sept. 9, 1912.

Stockholders—J. W. Bacon, C. C. Calkins, Mrs. C. C. Calkins, B. W. Calkins, T. M. Callahan, W. H. Dickens, D. C. Donovan,
A. J. Emerson, J. R. Forsyth, Mary J. Forsyth, A. L. Gibson, A. D. Holt, H. Jones, W. E. Letford, W. L. McCaslin,
J. N. McKeirnan, M. A. Rowen, S. Schey.

NO. 82, PRIVATE BANK.

LOUISVILLE BANK, LOUISVILLE, COLORADO.

James P. Miller, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 53,990.29	\$ 50,331.65	\$ 43,042.79	\$ 46,718.02	\$ 57,217.44	\$ 56,339.09
Loans and discounts (unsecured).....	23,995.21	20,212.40	44,078.13	41,822.61	38,092.90	42,104.96
Overdrafts	51.89	1,154.12	153.71	180.21	283.72	272.96
Bonds, stocks and securities.....	13,910.00	14,738.13	11,972.20	13,126.35	13,492.15	15,661.20
Furniture and fixtures.....	3,248.10	3,248.10	2,760.90	2,760.90	2,400.00	2,400.00
Banking house	8,395.52	8,395.52	8,395.52	8,395.52	8,395.52	8,395.52
Other real estate.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	2,655.25
Due from banks and bankers.....	33,168.83	36,294.08	26,189.41	36,147.64	21,785.55	24,687.36
Checks and cash items.....	2,201.39	3,966.92	2,871.62	2,923.67	326.14	1,293.84
Currency	2,515.00	3,145.00	513.00	1,641.00	2,708.00	1,831.00
Gold	3,085.00	2,592.50	3,433.00	2,835.00	2,745.00	4,330.00
Silver and fractional coin.....	1,014.63	1,959.88	1,283.20	1,143.04	1,941.84	1,202.06
Total	\$ 147,015.86	\$ 156,538.30	\$ 146,193.48	\$ 158,593.96	\$ 150,888.26	\$ 161,117.24

LIABILITIES.

Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	4,540.00	3,064.83	1,864.83	1,864.83	1,864.83	864.83
Undivided profits, net.....	1,245.99	585.96	999.91	2,095.47	321.97	423.56
Bills payable	10,000.00	4,000.00	2,000.00	.....	.....	5,000.00
Time certificates of deposit.....	41,901.85	41,342.18	39,219.70	42,177.59	54,228.33	56,577.23
Savings accounts	6,683.96	9,180.85	6,548.75	7,019.59	5,935.12	6,034.82
Individual deposits	58,854.06	74,564.48	70,235.29	80,081.48	62,833.01	67,196.80
Demand certificates of deposit.....	20.00	.....	225.00	555.00	120.00	20.00
Other liabilities	3,800.00	3,800.00	5,000.00	5,000.00	585.00	.....
Total	\$ 147,015.86	\$ 156,538.30	\$ 146,193.48	\$ 158,593.96	\$ 150,888.26	\$ 161,117.24

Examined March 22, 1911; May 10, 1912.

Owners—Clarence W. Bixler, Michael P. Fox, Evan S. Davis, George M. Williams, Abner C. Goodhue, William J. Lee, Frank B. Hamilton, John Tovarado, John J. Steinbaugh, Irving Elbertson, Louis Stark, Proch T. Vaughn, David E. Evans, Joseph Mitchell, Mrs. William Jackson, Thomas R. Jackson, James P. Miller, George I. Miller, Mary E. Miller, Frank C. Greenlee.

THE LARIMER COUNTY BANK AND TRUST COMPANY, LOVELAND, COLORADO.

George W. Foote, President; Wesley Jones, A. A. Ferguson,

Vice-Presidents; J. M. Cunningham, Cashier; L. B. Blair, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 105,423.47	\$ 98,356.60	\$ 157,400.52	\$ 190,229.71	\$ 149,300.63	\$ 167,038.95
Loans and discounts (unsecured).....	293,327.04	249,905.28	199,214.60	181,544.40	193,308.93	200,715.75
Overdrafts	1,723.19	1,832.97	1,771.16	2,275.04	2,551.47	1,724.77
Bonds, stocks and securities.....	6,398.97	5,419.83	4,791.62	5,720.17	3,826.50	4,399.43
Furniture and fixtures.....	2,570.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Other real estate.....	9,500.00	9,500.00	10,500.00	10,000.00	10,000.00	10,162.00
Due from banks and bankers.....	44,414.86	57,782.63	48,410.55	50,966.42	55,925.98	70,800.14
Checks and cash items.....	10,470.55	978.89	3,306.85	701.88	738.93	1,092.17
Currency	13,633.00	9,821.00	5,400.00	7,273.00	8,776.00	5,682.00
Gold	5,750.00	2,965.00	2,615.00	3,367.50	3,720.00	1,810.00
Silver and fractional coin.....	3,222.30	3,476.34	2,417.36	2,092.37	1,511.93	2,211.80
Total	\$ 456,393.38	\$ 462,338.54	\$ 458,330.67	\$ 476,670.49	\$ 452,220.37	\$ 494,137.01

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	1,599.60	7,213.77	4,610.21	1,205.37	2,869.39	2,804.21
Bills payable	46,000.00	10,000.00	10,000.00	60,000.00	35,000.00	20,000.00
Time certificates of deposit.....	121,934.83	178,306.15	143,479.20	149,131.61	163,747.45	153,063.36
Savings accounts	21,581.87	21,330.93	24,463.33	24,116.58	24,615.19	33,111.02
Individual deposits	132,117.30	114,928.02	139,002.60	119,566.92	109,597.47	163,501.67
Due to banks and bankers.....	15,000.00	13,100.00	20,017.60	2,275.00	118.40	4,101.98
Demand certificates of deposit.....	2,835.88	1,775.74	1,255.25	4,573.00	638.72	2,093.33
Cashiers' checks	1,320.90	683.93	472.48	802.01	603.75	431.24
Total	\$ 456,393.38	\$ 462,338.54	\$ 458,330.67	\$ 476,670.49	\$ 452,220.37	\$ 494,137.01

Examined Dec. 18, 1911; Dec. 12, 1912.

Stockholders—David Anderson, J. R. Anderson, J. F. Bogle, Bogle Brothers, F. B. Blair, Mary E. Blair, Nettie W. Brandt, W. T. Branson, B. R. Bonnell, W. G. Boyd, Margaret E. Boyd, J. M. Cunningham, Mrs. H. M. Cunningham, Jessie P. Danner, Administrator; Jessie P. Danner, Bertha Danner, E. K. C. Evans, D. H. Evans, Executor; George W. Foote, Mrs. Della Foote, A. A. Ferguson, Mrs. Black Fullerton, Mrs. Anna M. Gott, Louise Hannaford, W. K. Hobson, Trustee; W. J. Hamilton, Mrs. Virginia V. Jackson, Wesley J. Jones, H. C. Kelly, Mrs. T. F. Broomfield, Mrs. Aletta McKeown, M. Ella McKinley, Margaret E. McKinley, J. W. McMullin, Orren Pulliam, Pauline E. Shirey, Susan D. Simpson, O. P. Shallenberger, H. R. Smith, J. H. Simpson, E. E. Violet, A. W. Wellman, George Weldon.

THE STATE BANK OF LYONS, LYONS, COLORADO.

George Stickney, President; L. B. Stickney, Vice-President; M. W. Turner, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 10,424.50	\$ 9,808.90	\$ 6,641.86	\$ 9,364.29	\$ 10,648.75	\$ 9,501.08
Loans and discounts (unsecured).....	20,704.11	21,226.76	18,526.81	21,764.58	22,379.92	19,759.58
Overdrafts	426.56	129.89	67.74	118.09	64.92	136.73
Bonds, stocks and securities.....	1,176.58	1,775.19	4,313.41	4,138.42	6,593.63	6,871.56
Furniture and fixtures.....	600.00	600.00	600.00	600.00	600.00	600.00
Other real estate.....	.....	.....	1,765.79	1,760.69	1,772.34	1,762.09
Due from banks and bankers.....	4,610.42	3,060.48	10,143.73	3,806.64	2,994.62	6,504.65
Checks and cash items.....	115.76	238.35	67.93	99.68	20.49	26.62
Currency	2,710.00	1,132.00	2,820.00	1,766.00	1,899.00	1,813.00
Gold	100.00	280.00	162.50	65.00	75.00	45.00
Silver and fractional coin.....	840.07	350.17	304.69	515.50	173.61	383.90
Total	\$ 41,708.00	\$ 38,602.34	\$ 45,414.46	\$ 43,998.89	\$ 47,222.28	\$ 47,407.21

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits, net.....	829.52	1,172.18	854.97	658.96	841.63	1,049.76
Bills payable	3,500.70	.....	.....	.....	3,000.00	.....
Individual deposits	17,606.29	14,299.72	19,468.82	17,792.65	15,969.09	16,817.16
Demand certificates of deposit.....	9,772.19	13,130.44	15,690.67	15,547.28	15,411.56	17,540.29
Total	\$ 41,708.00	\$ 38,602.34	\$ 45,414.46	\$ 43,998.89	\$ 47,222.28	\$ 47,407.21

Examined July 31, 1911; Aug. 5, 1912.

Stockholders—George Stickney, Louise B. Stickney, M. W. Turner, George D. Turner.

THE COLONIAL STATE-BANK, MANASSA, COLORADO.

A. E. Upton, President; R. M. Haynie, Vice-President; G. A. Van Bradenburg, Cashier.

RESOURCES.

Loans and discounts (secured).....	Nov. 26, 1912.
Loans and discounts (unsecured).....	\$ 648.92
Furniture and fixtures.....	5,221.95
Due from banks and bankers.....	1,172.26
Currency.....	3,869.04
Gold.....	928.00
Silver and fractional coin.....	130.00
	523.00
Total.....	\$ 12,493.17

LIABILITIES.

Capital stock paid in.....	\$ 5,000.00
Undivided profits, net.....	228.61
Time certificates of deposit.....	10.00
Individual deposits.....	7,174.77
Due to banks and bankers.....	37.20
Cashiers' checks.....	42.56
Total.....	\$ 12,493.17

Examined Sept. 14, 1912.

Stockholders—Jose C. Canter, Elroy N. Clark, Albert N. Ezells, Robert M. Haynie, F. P. Kelley, Albert E. Upton, G. A. Van Bradenburg.

NO. 86, STATE BANK.

THE BAUER BANK, MANCOS, COLORADO.

John F. Bauer, President; John White, Vice-President; W. E. Farris, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 30,845.17	\$ 32,931.44	\$ 28,889.30	\$ 28,746.29	\$ 26,654.96	\$ 29,868.60
Loans and discounts (unsecured).....	60,835.03	76,206.77	84,539.75	78,779.67	82,133.94	78,222.41
Overdrafts	81.56	76.61	31.45	22.61	40.00	193.99
Bonds, stocks and securities.....	5,849.08	1,431.47	2,396.15	4,381.26	3,510.61	1,095.81
Furniture and fixtures.....	1,582.00	1,582.00	1,582.00	582.00	2,170.50	2,170.50
Banking house	3,718.00	3,718.00	17,560.00	19,810.00	20,150.00	20,205.00
Other real estate.....	13,000.00	13,000.00	.....	.....	.....	3,899.79
Due from banks and bankers.....	21,556.49	25,590.08	10,122.58	21,493.23	18,281.47	15,591.25
Checks and cash items.....	53.05	67.65	174.50	135.33	13.30	2,618.35
Currency	5,037.00	3,459.00	3,462.00	4,339.00	5,829.00	5,076.00
Gold	1,840.00	2,435.00	1,120.00	1,830.00	2,040.00	1,485.00
Silver and fractional coin.....	738.35	672.50	298.05	332.25	405.60	745.65
Total	\$ 145,135.73	\$ 161,210.52	\$ 150,175.78	\$ 160,501.64	\$ 161,230.07	\$ 161,172.35

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	3,704.22	5,439.01	5,127.11	3,691.71	5,689.70	6,362.28
Bills payable .....	.....	.....	20,000.00	20,000.00	17,500.00	22,500.00
Time certificates of deposit.....	19,000.56	22,348.71	18,394.87	21,615.95	21,685.16	18,871.94
Savings accounts .....	.....	.....	.....	1,331.25	4,871.92	5,115.80
Individual deposits	72,251.05	81,625.81	55,982.47	61,940.24	60,463.77	57,965.39
Demand certificates of deposit.....	95.60	950.64	598.00	1,855.35	.....	.....
Certified checks	24.30	340.00	.....	.....	53.60	.....
Cashiers' checks .....	.....	506.35	103.33	67.14	905.92	356.94
Total	\$ 145,135.73	\$ 161,210.52	\$ 150,175.78	\$ 160,501.64	\$ 161,230.07	\$ 161,172.35

Examined May 25, 1911; June 11, 1912.

Stockholders—Mrs. Augusta E. Roessler, John White, O. S. Noland, John F. Bauer, Pauline B. Toll, William Roessler, Fannie E. Higgins.

BANK OF MANITOU, MANITOU, COLORADO.

H. M. Ogilbee, President; A. M. Wilson, Vice-President; J. Frank Campbell, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 32,999.38	\$ 21,893.20	\$ 38,112.56	\$ 35,256.26	\$ 40,867.11	\$ 46,570.47
Loans and discounts (unsecured).....	24,879.57	33,731.05	34,889.04	32,142.99	40,500.81	46,392.94
Overdrafts	775.59	536.40	84.71	830.82	1,455.93	950.23
Bonds, stocks and securities.....	8,489.79	6,613.05	4,970.38	2,842.46	1,261.77	3,606.08
Furniture and fixtures.....	2,000.00	2,084.00	2,105.00	1,900.00	1,900.00	1,966.40
Due from banks and bankers.....	13,317.39	13,533.39	25,229.12	20,684.59	41,000.29	25,544.34
Checks and cash items.....	736.00	295.92	40.00	40.00	156.25	74.95
Currency	2,067.00	1,690.00	2,169.00	1,438.00	6,035.00	3,259.00
Gold	650.00	255.00	195.00	342.50	842.50	127.50
Silver and fractional coin.....	971.69	553.41	928.41	1,074.29	768.00	2,903.78

Total	\$ 86,886.41	\$ 81,132.42	\$ 108,723.22	\$ 96,551.61	\$ 135,377.72	\$ 131,395.29
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,000.00	2,000.00	3,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net.....	571.36	1,473.19	2,007.98	379.11	1,062.51	4,155.22
Dividends unpaid .....	.....	.....	.....	4.00	.....	8.00
Individual deposits	72,807.35	66,093.03	91,178.43	79,746.31	119,186.06	111,479.82
Due to banks and bankers.....	.....	.....	.....	6.38	.....	.....
Cashiers' checks	1,507.70	1,566.20	2,536.81	2,415.81	1,129.15	1,762.25
Total	\$ 86,886.41	\$ 81,132.42	\$ 108,723.22	\$ 96,551.61	\$ 135,377.72	\$ 131,395.29

Examined Oct. 6, 1911; Oct. 26, 1912.

Stockholders—A. M. Wilson, H. M. Ogilbee, J. Frank Campbell, H. H. Grafton, E. E. Nichols, C. H. Austin, L. G. Fellows, O. O. Dick, B. B. Creighton, O. P. Sluiter, C. L. Smith, D. D. Escher, W. A. Davis, Tony Abbott.

NO. 87, PRIVATE BANK

J. N. BEATY AND COMPANY, BANKERS, MANZANOLA, COLORADO.

W. C. Beaty, Cashier; R. J. Pendergrast, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 58,601.24	\$ 62,285.70	\$ 59,380.20	\$ 58,516.00	\$ 59,906.26	\$ 64,316.21
Loans and discounts (unsecured).....	70,471.92	56,471.26	52,184.00	49,732.01	47,403.53	50,213.51
Overdrafts	50.97	59.69	360.91	614.37	503.36	1,386.93
Bonds, stocks and securities.....	53,975.97	31,498.66	30,138.13	41,439.80	28,810.84	16,400.47
Furniture and fixtures.....	490.00	490.00	490.00	490.00	490.00	490.00
Due from banks and bankers.....	11,410.43	27,941.75	38,784.37	23,729.40	17,348.50	37,899.32
Checks and cash items.....	14.45	.....	.....	40.70	25.90	597.45
Currency	2,990.00	1,285.00	3,859.00	2,565.00	6,645.00	4,502.00
Gold	1,200.00	445.00	1,175.00	1,235.00	1,150.00	500.00
Silver and fractional coin.....	1,566.69	491.48	885.55	992.60	885.09	699.74
Total	\$ 290,701.67	\$ 183,669.04	\$ 187,257.76	\$ 179,455.48	\$ 163,168.48	\$ 177,045.63

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	13,000.00	13,000.00	13,000.00	14,000.00	14,000.00	14,000.00
Undivided profits, net.....	476.68	5,437.50	4,651.45	1,226.81	4,745.93	1,873.02
Time certificates of deposit.....	33,117.58	32,499.17	34,684.57	32,684.83	34,290.71	35,227.48
Individual deposits	169,108.01	117,232.37	120,521.24	116,543.81	95,131.81	110,945.13
Total	\$ 290,701.67	\$ 183,669.04	\$ 187,257.76	\$ 179,455.48	\$ 163,168.48	\$ 177,045.63

Examined Nov. 13, 1911; Oct. 9, 1912.

Owners—J. N. Beaty, J. W. Beaty, W. C. Beaty.

MARBLE CITY STATE BANK OF MARBLE, MARBLE, COLORADO.

W. M. Dinkel, President; W. L. Girdner, Cashier; J. T. Beesley, Assistant Cashier.

RESOURCES.

	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	.....	\$ 3,287.24	\$ 1,205.00
Loans and discounts (unsecured).....	\$ 2,930.00	4,365.00	14,931.63
Overdrafts	.10	1.25	51.48
Bonds to secure postal savings.....	.....	2,102.00	2,102.00
Bonds, stocks and securities.....	456.56	773.59	1,452.67
Furniture and fixtures.....	939.57	1,011.16	1,090.16
Banking house	339.94	339.34	342.09
Due from banks and bankers.....	33,510.50	21,128.47	27,354.57
Checks and cash items.....	922.36	736.38	10.78
Currency	7,807.00	11,722.00	1,901.00
Gold	445.00	2,305.00	2,350.00
Silver and fractional coin.....	1,135.05	1,629.21	888.75
Expense account	447.01	660.01	371.62
Total	\$ 48,954.12	\$ 50,060.65	\$ 54,034.75

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Time certificates of deposit.....	2,394.19	4,632.26	5,572.59
Postal savings deposits.....	.....	1,088.40	1,088.73
Individual deposits	29,675.48	29,339.99	32,273.43
Cashiers' checks	1,884.45	.....	100.00
Total	\$ 48,954.12	\$ 50,060.65	\$ 54,034.75

Examined Dec. 29, 1911; Aug. 12, 1912.

Stockholders—H. H. Swift, W. G. McManus, Henry King, Henry Mertens, E. P. Larkin, V. R. Sharp, W. D. Parry, H. G. Hoxley,
 E. O. Pratt, C. R. Duff, B. F. Ray, R. P. Lipson, W. R. Hood, Mary A. Larkin, Maggie Larkin, Francis M. Dempke, Oscar
 Holland, S. B. Mansfield, Alice B. Hayes, W. L. Girdner, J. H. Larkin, W. M. Dinkel, C. H. Sistig.

NO. 88, STATE BANK.

FARMERS AND MERCHANTS BANK OF MEAD, MEAD, COLORADO.

Joseph Biederman, President; C. J. Clennon, Vice-President; J. J. Clennon, Cashier.

RESOURCES.

	Jan. 7, 1911
Loans and discounts (secured).....	\$ 9,159.11
Loans and discounts (unsecured).....	8,684.08
Overdrafts	179.97
Bonds, stocks and securities.....	520.20
Furniture and fixtures.....	1,300.00
Banking house	1,450.00
Other real estate.....	550.00
Due from banks and bankers.....	2,413.59
Checks and cash items.....	113.66
Currency	438.00
Gold	272.50
Silver and fractional coin.....	498.26
Total	\$ 25,576.37

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00
Undivided profits, net.....	78.78
Bills payable	4,000.00
Time certificates of deposit.....	150.00
Individual deposits	11,347.59
Total	\$ 25,576.37

*Liquidated June 6, 1911.

BANK OF MEEKER, MEEKER, COLORADO.

A. C. Moulton, Cashier; John W. Rieghy, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 54,327.07	\$ 66,989.38	\$ 63,132.57	\$ 61,377.59	\$ 59,698.88	\$ 55,312.71
Loans and discounts (unsecured).....	92,904.52	90,278.40	91,911.71	89,732.81	97,071.70	103,536.10
Overdrafts	2,449.80	1,581.74	1,012.60	492.53	153.80	10,371.98
Bonds to secure postal savings.....	.....	.....	.....	.....	2,000.00	2,000.00
Bonds, stocks and securities.....	9,426.04	9,540.92	12,970.66	12,791.81	12,406.82	12,952.43
Furniture and fixtures.....	425.00	425.00	480.45	1,700.00	2,025.00	1,923.75
Other real estate.....	1,132.73	1,151.53	1,151.53	1,151.53	1,151.53	620.38
Due from banks and bankers.....	63,321.65	31,096.87	45,790.82	35,423.65	26,841.36	54,877.05
Checks and cash items.....	110.00	74.10	10.00	135.60	29.83	15.00
Currency	2,722.00	2,521.00	2,370.00	3,107.00	1,120.00	1,120.00
Gold	2,130.00	2,190.00	2,245.09	2,455.00	2,260.00	2,010.00
Silver and fractional coin.....	535.60	636.83	402.60	691.75	498.27	631.83
Other resources .....	.....	.....	.....	.....	.....	.....
Expense account .....	.....	.....	558.12	.....	.....	.....
Total	\$ 229,485.01	\$ 206,755.77	\$ 222,720.38	\$ 208,772.36	\$ 206,107.19	\$ 245,381.23

LIABILITIES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	2,750.62	3,432.39	.....	1,892.50	3,227.71	576.23
Time certificates of deposit.....	82,686.92	78,120.33	91,971.75	95,138.25	90,891.59	98,168.88
Postal savings deposits.....	.....	.....	.....	.....	128.00	180.40
Individual deposits	128,670.77	109,734.91	114,331.01	96,251.06	94,451.23	129,488.83
Due to banks and bankers.....	.....	93.31	480.78	.....	219.91	226.19
Cashiers' checks	377.30	361.80	930.81	490.55	2,188.02	1,740.70
Total	\$ 229,485.01	\$ 206,755.77	\$ 222,720.38	\$ 208,772.36	\$ 206,107.19	\$ 245,381.23

Examined July 12, 1911; July 22, 1912.

Owners—Mrs. J. C. Davis, R. H. Davis, E. E. Capers, E. B. Hugus, L. B. Hugus, A. E. Carroll, A. O. Carroll, V. B. Caldwell, N. H. Caldwell, E. S. Reall, C. A. Seymour, A. C. Moulton, R. R. Horth, F. B. Rust, C. W. Brodt, J. E. Osborne, A. M. Seymour, L. H. Shilker, J. H. Withers, J. A. Rendle, I. J. Rendle, C. A. Booth, J. W. Reeder, J. W. Rieghy, W. R. Greene, A. P. Wood, W. D. Simms, H. E. Monson, G. S. Likes, H. W. Hansen, J. E. Hobbs, P. Kelly, D. W. France, N. L. France, A. B. McWilliams, T. E. Lewis, C. E. Baird, C. Shaw, W. W. Daley, William Daley, M. Greenfield, R. Barber, F. L. Allphin, F. Bensen.

NO. 75, STATE BANK.

MERINO STATE BANK, MERINO, COLORADO.

P. A. Ballard, President; J. J. Delaney, Vice-President; C. R. Johnson, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 7,428.67	\$ 25,553.35	\$ 25,141.63	\$ 23,184.31	\$ 29,125.81	\$ 26,103.13
Loans and discounts (unsecured).....	16,520.66	11,786.07	14,528.65	13,464.57	12,480.84	13,530.26
Overdrafts	286.73	74.93	178.16	222.62	270.61	361.53
Bonds, stocks and securities.....	426.67	368.55	964.13	629.93	447.28	315.34
Furniture and fixtures.....	785.87	1,685.87	1,750.87	1,750.87	1,750.87	1,750.87
Banking house	1,700.34	1,773.84	1,773.84	1,773.84	1,773.84	1,773.84
Due from banks and bankers.....	5,493.54	3,162.19	18,073.90	4,889.46	2,824.22	24,157.94
Checks and cash items.....	90.00	.....	.....	.....	10.00	1.25
Currency	1,435.00	933.00	940.00	806.00	1,126.00	2,137.00
Gold	95.00	30.00	90.00	30.00	10.00	.....
Silver and fractional coin.....	454.60	104.99	509.72	321.10	406.08	537.83
Other resources .....	.....	.....	7.50	.....	.....	.....
Total	\$ 34,717.08	\$ 45,772.79	\$ 63,958.40	\$ 47,072.73	\$ 50,225.58	\$ 70,668.99

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	680.51	939.62	1,791.38	694.88	580.51	1,117.22
Bills payable .....	.....	4,900.00	5,000.00	5,000.00	12,000.00	7,294.25
Time certificates of deposit.....	2,417.75	1,522.61	2,510.96	2,437.76	5,512.77	9,283.99
Individual deposits	19,303.42	26,210.56	11,972.06	26,715.09	29,126.95	10,903.18
Due to banks and bankers.....	315.40	.....	.....	.....	.....	.....
Demand certificates of deposit.....	.....	.....	684.00	195.00	5.35	70.35
Certified checks .....	.....	200.00	.....	.....	.....	.....
Total	\$ 34,717.08	\$ 45,772.79	\$ 63,958.40	\$ 47,072.73	\$ 50,225.58	\$ 70,668.99

Examined March 8, 1911; Feb. 28, 1912.

Stockholders—P. A. Ballard, J. J. Delaney, J. J. Delaney, Trustee; J. E. Hayes, Alfred Woodward, C. R. Johnson.

NO. 190, STATE BANK.

FIRST STATE BANK OF MESITA, MESITA, COLORADO.

Myron F. Tyler, President; W. Guy Johnson, Vice-President; H. G. Wetherell, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	.....	\$ 1,300.00	\$ 3,210.00	\$ 8,500.00	\$ 20,368.00	\$ 10,578.15
Loans and discounts (unsecured).....	\$ 12,168.20	20,948.35	21,590.00	17,592.10	16,809.35	26,573.47
Overdrafts	22.07	37.28	138.17	112.20	387.80	252.49
Furniture and fixtures.....	1,751.75	1,751.75	1,750.00	1,750.00	1,750.00	1,750.00
Due from banks and bankers.....	4,425.04	3,726.16	8,966.67	7,207.03	5,030.23	4,273.22
Currency	945.00	999.00	862.00	791.00	915.50	1,486.00
Gold .....	.....	5.00	.....	20.00	10.00	.....
Silver and fractional coin.....	510.07	404.16	217.51	329.08	220.14	177.79
Expense account	592.57	.....	.....	.....	.....	.....
Total	\$ 20,914.70	\$ 29,171.70	\$ 36,434.35	\$ 36,001.41	\$ 45,190.52	\$ 45,091.12

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	19.78	260.32	391.50	640.18	1,024.45
Time certificates of deposit.....	2,025.00	2,075.00	6.25	506.25	9,451.25	2,956.20
Individual deposits	8,889.70	17,076.92	26,667.78	25,103.66	25,399.09	31,110.47
Total	\$ 20,914.70	\$ 29,171.70	\$ 36,434.35	\$ 36,001.41	\$ 45,190.52	\$ 45,091.12

Examined March 8, 1911; April 11, 1912.

Stockholders—Myron F. Tyler, W. Guy Johnson, W. L. McCaslin, H. G. Wetherell.

NO. 168, STATE BANK.

THE FIRST STATE BANK OF MILLIKEN, MILLIKEN, COLORADO.

S. T. Wilson, President; E. A. Cully, Vice-President; J. H. Wilson, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 13,349.55	\$ 7,464.20	\$ 4,307.55	\$ 6,643.87	\$ 5,021.28	\$ 9,554.95
Loans and discounts (unsecured).....	17,387.41	16,948.63	12,620.50	9,395.17	9,699.77	15,216.94
Overdrafts	1,494.86	737.81	618.89	314.39	440.21	577.84
Bonds, stocks and securities.....	.....	.....	584.00	.....	.....	.....
Furniture and fixtures.....	1,850.00	2,515.00	2,515.00	2,515.00	2,515.00	2,515.00
Banking house	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00
Due from banks and bankers.....	3,052.37	6,870.85	2,663.41	6,469.14	5,701.30	3,506.13
Checks and cash items.....	.....	.....	.....	245.00	.....	102.25
Currency	1,275.00	1,463.00	2,000.00	935.00	1,035.00	842.00
Gold	275.00	35.00	290.00	130.00	187.50	60.00
Silver and fractional coin.....	837.03	1,188.53	614.00	502.11	534.55	194.22

Total\$ 46,021.22

\$ 39,069.34

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	.....	.....	.....	.....
Undivided profits, net.....	158.17	209.84	777.77	15.26	442.75	235.50
Bills payable .....	.....	.....	.....	2,000.00	2,030.25	.....
Notes rediscounted	2,880.95	2,000.00	.....	.....	.....	.....
Time certificates of deposit.....	2,438.52	238.02	1,259.06	1,079.06	9,611.06	4,500.70
Individual deposits	30,335.58	27,265.16	18,948.77	14,435.35	7,988.88	18,904.98
Demand certificates of deposit.....	100.00	4,000.00	1,500.00	1,500.00	1,500.00	1,500.00
Certified checks .....	.....	.....	48.30	.....	.....	.....
Cashiers' checks .....	.....	.....	179.45	3,380.01	61.67	3,928.16
Total	\$ 46,021.22	\$ 43,713.02	\$ 32,713.35	\$ 33,649.68	\$ 31,634.61	\$ 39,069.34

\$ 39,069.34

Examined Jan. 31, 1911; Oct. 13, 1911; Jan. 6, 1912.

Stockholders—R. M. Benton, S. T. Wilson, J. H. Wilson, O. L. Cully, A. Felstel.

BANK OF MOFFAT, MOFFAT, COLORADO.

J. N. Coleman, President; Thomas Saffell, Vice-President; W. D. Chiles, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 13,071.32	\$ 10,281.57	\$ 12,783.55	13,899.22	15,501.79	\$ 12,196.25
Loans and discounts (unsecured).....	3,197.83	2,861.36	11,820.56	12,261.40	14,056.35	12,527.18
Overdrafts	113.04	749.23	148.44	143.78	156.10	80.48
Bonds, stocks and securities.....	.....	.....	331.64	1,729.08	2,761.39	3,599.03
Furniture and fixtures.....	1,323.27	1,347.83	1,335.33	1,335.33	1,335.33	1,335.33
Banking house .....	.....	.....	1,720.00	1,795.00	1,795.00	1,795.00
Due from banks and bankers.....	947.15	2,468.19	6,772.40	6,082.70	5,821.52	3,393.21
Checks and cash items.....	339.71	50.00	32.22	236.80	.....	21.54
Currency	542.00	879.00	717.00	1,472.00	837.00	737.00
Gold	5.00	75.00	60.00	.....	100.00	415.00
Silver and fractional coin.....	283.04	170.50	409.75	424.27	408.23	386.70
Expense account	640.55	1,211.61	.....	.....	.....	.....
Total	\$ 20,462.91	\$ 20,197.29	\$ 36,130.89	\$ 39,379.68	\$ 42,775.71	\$ 36,522.72

LIABILITIES.

Capital stock paid in.....	\$ 6,400.00	\$ 6,400.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	.....	532.01	900.41	943.48	1,103.89
Bills payable	3,700.00	3,700.00	.....	2,500.00	4,900.00	5,000.00
Notes rediscounted .....	.....	.....	.....	1,000.00	1,000.00	.....
Time certificates of deposit.....	.....	.....	144.00	1,312.35	2,111.68	1,361.18
Individual deposits	14,062.91	10,097.29	25,259.20	22,686.10	23,635.92	18,635.80
Cashiers' checks .....	.....	.....	196.68	980.82	124.63	421.85
Total	\$ 20,462.91	\$ 20,197.29	\$ 36,130.89	\$ 39,379.68	\$ 42,775.71	\$ 36,522.72

Examined Feb. 23, 1911; June 9, 1911; April 9, 1912; Oct. 7, 1912.

Stockholders—G. P. Shearer, W. R. Cunningham, W. D. Chiles, G. G. Rushton, Mrs. Etta Patterson, R. E. Hunt, William Kugler.

J. N. Coleman, S. G. Wharton.

THE BANK OF MONTE VISTA, MONTE VISTA, COLORADO.

C. C. Johnson, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911
Loans and discounts (secured).....	\$ 72,294.22	\$ 85,240.40
Loans and discounts (unsecured).....	259,910.94	238,588.46
Overdrafts	6,813.07	2,124.68
Bonds, stocks and securities.....	1,100.00	1,100.00
Furniture and fixtures.....	2,539.75	2,539.75
Banking house	12,000.00	12,000.00
Other real estate.....	5,743.37	5,061.39
Due from banks and bankers.....	14,431.27	35,255.01
Checks and cash items.....	974.60	4,524.86
Currency	8,472.00	7,652.00
Gold	6,085.00	8,725.00
Silver and fractional coin.....	3,009.55	1,983.32
Total	\$ 393,373.77	\$ 404,794.87

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00
Undivided profits, net.....	23,023.64	26,615.37
Bills payable	15,000.00	15,000.00
Time certificates of deposit.....	66,089.75	53,086.67
Individual deposits	179,321.44	209,043.41
Due to banks and bankers.....	7,381.29	.....
Certified checks	1,000.00	110.00
Cashiers' checks	1,557.65	909.42
Total	\$ 393,373.77	\$ 404,794.87

Owners—John T. Wallace, Robert B. Wallace.

*Incorporated as The Wallace State Bank, July 28, 1911.

THE WALLACE STATE BANK, MONTE VISTA, COLORADO.

John T. Wallace, President; Ralph L. Stitt, Vice-President; Rudolph J. Kavalec, Cashier; Thomas R. Rutherford, Assistant Cashier.

RESOURCES.

	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 81,926.69	\$ 94,563.94	\$ 113,642.97	\$ 123,338.88
Loans and discounts (unsecured).....	209,903.89	180,433.40	150,538.82	176,617.69
Overdrafts	620.73	123.79	424.72	593.94
Bonds to secure postal savings.....	.....	3,000.00	3,000.00	3,000.00
Bonds, stocks and securities.....	1,100.00	1,100.00	.....	683.25
Furniture and fixtures.....	2,539.75	2,685.90	3,160.61	3,584.94
Banking house	12,000.00	12,362.70	14,174.05	15,641.72
Other real estate.....	5,061.39	5,061.39	5,061.39	4,854.89
Due from banks and bankers.....	122,300.84	85,673.50	32,473.26	106,544.94
Checks and cash items.....	3,276.05	1,988.35	1,217.71	1,542.43
Currency	12,054.00	6,481.00	8,020.00	8,940.00
Gold	3,780.00	437.50	1,310.00	1,115.00
Silver and fractional coin.....	1,468.59	3,658.90	2,672.15	1,676.79
Total	\$ 456,631.91	\$ 396,670.37	\$ 336,295.38	\$ 448,131.47

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Undivided profits, net.....	9,437.09	1,199.87	10,102.39	16,917.47
Bills payable	25,000.00	.....	.....	.....
Time certificates of deposit.....	40,381.67	45,429.43	39,032.68	55,095.47
Postal savings deposits.....	.....	267.00	319.40	880.03
Individual deposits	281,187.73	249,506.76	184,266.18	255,347.30
Due to banks and bankers.....	.....	.....	.....	19,449.65
Certified checks .....	.....	.....	150.16	.....
Cashiers' checks	25.45	266.81	2,394.57	444.55
Total	\$ 456,631.91	\$ 396,670.37	\$ 336,295.38	\$ 448,131.47

Examined July 27, 1911; Oct. 9, 1912.

Stockholders—John T. Wallace, Frances T. Wallace, Robert G. Breckenridge, Ralph L. Stitt, Rudolph J. Kavalec.

HOME STATE BANK, MONTROSE, COLORADO.

R. A. Nickell, President; J. S. Hill, Vice-President; F. E. Cotton, Cashier; S. O. Ayres, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 38,326.00	\$ 37,964.91	\$ 43,129.66	\$ 41,273.82	\$ 19,070.97	\$ 32,826.78
Loans and discounts (unsecured).....	24,829.36	33,708.73	44,639.44	38,241.75	43,996.26	78,541.72
Overdrafts	1,029.82	1,758.71	3,189.66	897.25	2,266.25	766.10
Bonds to secure postal savings.....	.....	.....	.....	1,000.00	1,000.00	1,000.00
Bonds, stocks and securities.....	.....	.....	5,000.00	.....	.....	124.80
Premium on bonds.....	.....	.....	185.83	35.41	35.41	35.41
Furniture and fixtures.....	5,065.51	5,458.76	4,592.96	3,896.84	3,895.84	6,600.80
Other real estate.....	.....	.....	.....	.....	.....	4,258.55
Due from banks and bankers.....	7,018.21	2,895.26	10,073.03	8,304.10	4,495.57	30,122.33
Checks and cash items.....	626.10	301.03	10,003.46	5,169.92	163.32	1,730.70
Currency	2,345.00	1,612.00	3,631.00	3,573.00	12,000.00	5,106.00
Gold	2,685.00	1,590.00	4,040.00	4,192.50	7,565.00	5,245.00
Silver and fractional coin.....	3,389.67	3,257.23	3,171.30	2,366.46	909.47	1,988.64
Other resources	711.62	.....	.....	.....	.....	.....
Total	\$ 86,026.29	\$ 88,546.63	\$ 131,656.34	\$ 109,651.05	\$ 100,398.09	\$ 168,378.83

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	486.89	340.07	404.41	223.43	866.15	1,563.02
Bills payable	9,000.00	.....	20,000.00	10,000.00	.....	.....
Savings accounts	2,669.28	5,455.26	5,904.91	6,424.69	7,647.54	12,005.26
Postal savings deposits.....	.....	.....	462.70	465.99	1,162.55	808.29
Individual deposits	35,659.20	41,918.70	63,478.63	52,689.71	47,294.47	81,484.04
Due to banks and bankers.....	.....	59.75	1,700.00	.....	.....	14,000.00
Demand certificates of deposit.....	7,310.92	9,875.45	8,880.64	9,224.73	11,753.03	28,104.06
Certified checks	750.00	888.70	125.05	.....	1,219.10	.....
Cashiers' checks	150.00	58.70	.....	22.00	455.25	408.16
Total	\$ 86,026.29	\$ 88,546.63	\$ 131,656.34	\$ 109,651.05	\$ 100,398.09	\$ 168,378.83

Examined Feb. 8, 1911; Nov. 23, 1911; March 28, 1912; June 20, 1912.

Stockholders—S. O. Ayres, F. E. Cotton, G. H. Dwyer, C. A. Harris, B. F. Maland, Henry E. Meyer, J. S. McReynolds,
A. W. Nickell, C. H. Nickell, R. A. Nickell, A. F. Reeves, O. C. Skinner, E. F. Sweeney, John F. Yelter, J. S. Hill.

NO. 170, *SAVINGS BANK.

SECURITY LOAN SAVINGS BANK, MONTROSE, COLORADO.

J. S. Hill, President; J. Q. Allen, Vice-President; A. E. Guy, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912
Loans and discounts (secured).....	\$ 39,910.33	\$ 47,382.97	\$ 33,550.32	\$ 43,115.50	\$ 33,445.76
Loans and discounts (unsecured).....	23,193.27	21,633.13	30,101.61	30,223.89	34,572.65
Overdrafts	1,205.63	425.68	171.34	386.57	849.51
Bonds, stocks and securities.....	3,577.10	3,258.16	4,653.14	1,890.60	618.84
Furniture and fixtures.....	2,256.15	2,085.71	2,843.71	2,843.71	2,843.71
Other real estate.....	.....	.....	.....	.....	570.75
Due from banks and bankers.....	15,411.13	9,197.31	26,171.16	9,472.85	6,854.32
Checks and cash items.....	7,228.37	735.34	413.11	1,689.76	570.21
Currency	1,812.00	386.00	2,383.00	2,952.00	2,400.00
Gold	380.00	130.00	445.00	405.00	110.00
Silver and fractional coin.....	1,106.60	901.48	1,193.28	1,010.28	556.36
Other resources .....	.....	.....	.....	22.91	.....
Total	\$ 96,081.38	\$ 86,735.78	\$ 101,926.27	\$ 94,073.07	\$ 83,392.11

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	.....	.....	.....	788.78	.....
Undivided profits, net.....	624.48	1,467.68	1,549.89	229.44	1,208.67
Notes rediscounted .....	.....	.....	.....	5,009.00	.....
Time certificates of deposit.....	15,501.14	26,646.57	24,564.45	20,405.74	18,642.90
Savings accounts	2,540.15	1,850.43	3,366.39	3,309.65	3,530.39
Individual deposits	52,415.61	31,667.19	45,813.06	38,052.76	33,213.55
Due to banks and bankers.....	.....	3.91	.....	.....	.....
Cashiers' checks .....	.....	100.00	1,632.48	1,286.70	1,736.60
Total	\$ 96,081.38	\$ 86,735.78	\$ 101,926.27	\$ 94,073.07	\$ 83,392.11

Examined Feb. 7, 1911; Nov. 25, 1911; June 20, 1912.

Stockholders—J. Q. Allen, A. L. Bartlett, R. E. Bray, A. W. Galloway, Frank Gibson, T. H. Gibson, J. A. Gibson, Nancy Guthrie, A. E. Guy, J. S. Hill, W. A. Hill, Orrin McDougall, John McKernon, Robert McWhorter, Mrs. W. E. Young.

*Merged with the Home State Bank Aug. 2, 1912.

NO. 90, STATE BANK.

THE MORRISON STATE BANK, MORRISON, COLORADO.

M. MacLean, President; H. P. Forsyth, Vice-President; D. MacLean, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 9,733.34	\$ 9,840.80	\$ 8,725.90	\$ 8,004.42	\$ 8,752.75	\$ 10,480.68
Loans and discounts (unsecured).....	9,722.30	7,482.82	7,456.74	6,286.41	7,860.38	6,430.41
Overdrafts	61.69	150.65	135.35	50.27	73.12	196.72
Bonds, stocks and securities.....	300.00	300.00	300.00	300.00	300.00	300.00
Furniture and fixtures.....	1,350.00	1,350.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other real estate.....	3,010.48	2,817.44	2,500.27	2,472.16	2,468.79	2,315.81
Due from banks and bankers.....	.....	749.88	1,582.76	2,286.92	2,979.48	1,353.48
Checks and cash items.....	16.11	.....	25.70	10.00	10.25	60.80
Currency	1,395.00	1,538.00	1,533.00	1,595.00	866.00	911.00
Gold	135.00	170.00	130.00	125.00	.....	300.00
Silver and fractional coin.....	868.60	473.62	636.04	424.69	200.18	653.15
Total	\$ 32,652.52	\$ 30,873.21	\$ 30,485.76	\$ 29,654.87	\$ 30,970.35	\$ 30,462.08

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	903.27	618.00	879.25	355.24	521.31	1,199.53
Bills payable .....	.....	2,500.00	.....	.....	.....	.....
Time certificates of deposit.....	2,731.52	3,101.72	5,403.99	4,474.55	2,818.05	4,407.89
Individual deposits	15,228.90	12,653.49	12,067.52	12,825.08	15,401.59	12,854.66
Due to banks and bankers.....	1,788.83	.....	.....	.....	.....	.....
Cashiers' checks .....	.....	.....	135.00	.....	.....	.....
Total	\$ 32,652.52	\$ 30,873.21	\$ 30,485.76	\$ 29,654.87	\$ 30,970.35	\$ 30,462.08

Examined April 21, 1911; April 25, 1912.

Stockholders—M. MacLean, D. MacLean, H. P. Forsyth.

NEW CASTLE STATE BANK, NEW CASTLE, COLORADO.

C. C. Parks, President; Edward Ewing, Cashier; J. W. Ritter, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 29, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 6,462.42	\$ 6,227.42	\$ 4,030.00	\$ 5,149.07	\$ 9,506.99	\$ 10,956.29
Loans and discounts (unsecured).....	11,847.85	12,868.30	13,048.42	14,789.00	15,065.29	15,349.07
Overdrafts	402.76	528.03	688.78	1,325.70	539.01	441.86
Bonds, stocks and securities.....	8,570.43	9,482.41	9,343.43	9,984.57	8,426.52	10,937.50
Furniture and fixtures.....	.....	.....	.....	.....	.....	179.14
Due from banks and bankers.....	14,499.91	7,435.99	17,878.43	14,311.73	10,579.08	26,711.48
Checks and cash items.....	.....	.....	.....	.....	.....	200.00
Currency	815.00	645.00	999.00	842.00	555.00	1,096.00
Gold	245.00	565.00	505.00	50.00	80.00	380.00
Silver and fractional coin.....	136.80	244.60	84.15	205.25	234.35	440.65
Total	\$ 42,679.57	\$ 37,396.15	\$ 46,557.21	\$ 46,657.32	\$ 44,926.24	\$ 66,664.99

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	300.00	1,000.00	1,000.00	1,250.00
Undivided profits, net.....	242.47	409.50	653.08	209.52	614.80	1,144.17
Individual deposits	30,206.65	25,362.75	31,464.43	33,470.30	28,907.41	44,445.53
Demand certificates of deposit.....	2,234.65	3,723.90	4,140.00	2,184.78	4,404.43	9,825.29
Reserved for taxes.....	.....	.....	.....	92.72	.....	.....
Total	\$ 42,679.57	\$ 37,396.15	\$ 46,557.21	\$ 46,657.32	\$ 44,926.24	\$ 66,664.99

Examined April 27, 1911; March 29, 1912.

Stockholders—C. C. Parks, Devereux Investment Company, John W. Ritter, J. P. Kamm, James Ewers, Joseph Yule, John A. MacRae.

NO. 161, STATE BANK.

NI WOT STATE BANK, NI WOT, COLORADO.

C. Knaus, President; N. M. Henry, Vice-President; John Mossman, Cashier; C. G. Walton, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 8,007.05	\$ 9,299.80	\$ 5,397.28	\$ 6,597.48	\$ 8,159.75	\$ 6,578.86
Loans and discounts (unsecured).....	9,365.15	9,223.56	14,511.55	12,922.63	11,539.83	14,024.59
Overdrafts	28	14.25	7.70	12.41	34.63	102.29
Bonds to secure postal savings.....	.....	.....	.....	.....	.....	1,000.00
Bonds, stocks and securities.....	1,450.94	5,341.47	6,779.91	9,072.39	8,957.45	1,500.92
Furniture and fixtures.....	1,417.33	1,417.33	1,463.33	1,463.33	1,463.33	1,317.00
Banking house	2,265.02	2,265.02	2,278.42	2,278.42	2,329.30	2,329.30
Due from banks and bankers.....	6,458.63	1,598.07	5,865.97	10,275.67	8,101.76	6,195.07
Checks and cash items.....	17.50	26.79	874.74	1.00	65.30	78.00
Currency	889.00	520.00	416.00	756.00	731.00	535.00
Gold	20.00	80.00	185.00	105.00	40.00	80.00
Silver and fractional coin.....	372.63	277.57	401.66	414.44	456.49	373.90
Total	\$ 30,263.53	\$ 32,973.86	\$ 38,181.56	\$ 43,898.77	\$ 41,878.81	\$ 34,114.93

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	137.82	288.38	830.16	984.82	1,157.31	1,555.50
Time certificates of deposit.....	1,956.66	1,963.16	3,478.56	3,504.86	4,166.86	4,546.48
Individual deposits	18,133.12	20,722.32	23,122.84	29,209.09	26,554.67	18,012.95
Certified checks .....	.....	.....	.....	200.00	.....	.....
Cashiers' checks	35.93	.....	750.00	.....	.....	.....
Total	\$ 30,263.53	\$ 32,973.86	\$ 38,181.56	\$ 43,898.77	\$ 41,878.81	\$ 34,114.93

Examined March 10, 1911; Feb. 27, 1912.

Stockholders—John Mossman, Thomas H. Jones, N. M. Henry, C. Knaus, J. W. Madden, A. M. Dodd, Clyde Bolton, Frank Bolton, Will T. Wilson, Bertha J. Hyde, John Nelson, I. N. Henderson, W. H. Poppe, S. E. Johnson, C. M. Sherman, T. H. Dunlop, Mary F. Shellenberger, Lena Bennett, Eunice B. Bolton.

GALLOWAY BROTHERS AND ANDERSON, BANKERS, NORWOOD, COLORADO.

John R. Galloway, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 33,048.83	\$ 31,618.65	\$ 18,070.12	\$ 17,996.99	\$ 21,922.54	\$ 20,262.07
Loans and discounts (unsecured).....	23,970.51	35,730.22	38,502.21	37,087.02	23,736.61	27,418.93
Overdrafts	3,258.14	1,795.96	1,875.46	1,898.52	2,257.79	4,796.41
Furniture and fixtures.....	877.50	877.50	877.50	877.50	745.00	745.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate.....	670.60	804.35	13,987.35	13,987.35	13,987.35	13,987.35
Due from banks and bankers.....	12,147.29	14,456.29	21,022.46	10,523.63	6,831.19	9,134.56
Checks and cash items.....	1,253.58	1,088.70	904.60	60.50	48.70	2,135.99
Currency	4,205.00	3,335.00	36.00	3,357.00	3,461.00	830.00
Gold	3,455.00	3,640.00	2,650.00	2,290.00	2,775.00	985.00
Silver and fractional coin.....	122.36	492.34	273.64	257.79	597.64	466.14
Total	\$ 85,028.81	\$ 95,839.01	\$ 103,199.34	\$ 90,966.30	\$ 78,545.32	\$ 82,821.45

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	4,172.12	3,202.07	10,867.04	10,612.80	11,585.05	8,387.22
Bills payable .....	.....	.....	.....	.....	5,700.00	.....
Time certificates of deposit.....	13,375.46	23,852.50	19,145.00	19,823.62	6,679.12	7,043.42
Individual deposits	52,481.23	53,509.94	58,172.30	45,434.82	39,075.31	52,017.65
Due to banks and bankers.....	.....	.....	.....	.....	.....	373.16
Demand certificates of deposit.....	.....	.....	.....	.....	315.00	.....
Cashiers' checks .....	.....	.....	15.00	.....	.....	.....
Reserved for taxes.....	.....	274.50	.....	392.06	190.84	.....
Total	\$ 85,028.81	\$ 95,839.01	\$ 103,199.34	\$ 90,966.30	\$ 78,545.32	\$ 82,821.45

Examined May 29, 1911; June 17, 1912.

Owners—John R. Galloway, G. G. Galloway, L. W. Galloway, Fred Anderson, H. Rodney Anderson.

NO. 139, STATE BANK.

FIRST STATE BANK OF NUNN, NUNN, COLORADO.

B. F. Clark, President; Amos Entwistle, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 10,247.11	\$ 5,224.15	\$ 7,614.16	\$ 7,110.10	\$ 6,830.75	\$ 6,682.05
Loans and discounts (unsecured).....	8,802.10	10,431.31	10,799.00	8,826.98	9,050.67	9,742.06
Overdrafts	37.48	19.80	86.40	45.66	19.15	47.63
Bonds, stocks and securities.....	1,363.65	1,688.75	2,689.70	.....	319.81	640.26
Furniture and fixtures.....	1,050.00	1,050.00	1,295.00	1,295.00	1,265.00	1,265.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate.....	367.50	367.50	367.50	367.50	367.50	367.50
Due from banks and bankers.....	6,269.85	7,479.43	7,944.89	707.15	2,646.71	5,223.33
Checks and cash items.....	.....	85.00	.....	1,159.52	552.91	.....
Currency	1,626.00	1,386.00	2,063.00	1,470.00	1,358.00	1,767.00
Gold	300.00	285.00	290.00	220.00	270.00	125.00
Silver and fractional coin.....	631.69	682.78	621.42	887.24	759.51	639.67
Total	\$ 32,754.78	\$ 30,699.75	\$ 35,711.07	\$ 24,059.15	\$ 25,440.08	\$ 28,499.50

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	500.00	500.00	500.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	293.00	525.84	935.03	473.42	728.34	1,033.90
Time certificates of deposit.....	2,698.11	3,148.30	5,533.10	2,029.15	2,480.63	2,839.63
Individual deposits	19,323.67	16,525.61	18,742.94	10,456.58	9,231.11	11,625.97
Demand certificates of deposit.....	.....	.....	.....	.....	2,000.00	2,000.00
Total	\$ 32,754.78	\$ 30,699.75	\$ 35,711.07	\$ 24,059.15	\$ 25,440.08	\$ 28,499.50

Examined Dec. 8, 1911; July 29, 1912.

Stockholders—B. F. Clark, Amos Entwistle, Marie E. Entwistle.

ROUT COUNTY BANK, OAK CREEK, COLORADO.

E. L. Prentiss, President; M. M. Hamma, Vice-President; Allen Cliff, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 20,979.42	\$ 31,592.46	\$ 21,048.13	\$ 16,165.12	\$ 19,932.06	\$ 24,377.99
Loans and discounts (unsecured).....	9,039.06	6,922.06	15,368.53	19,110.39	16,290.46	15,242.23
Bonds to secure postal savings.....	.....	.....	.....	.....	.....	2,076.20
Bonds, stocks and securities.....	1,873.35	936.10	1,844.17	885.02	1,863.99	4,104.84
Furniture and fixtures.....	1,078.43	2,128.66	2,409.25	2,464.10	2,838.96	2,992.41
Due from banks and bankers.....	15,378.63	20,071.23	30,004.03	47,387.21	54,029.10	25,539.86
Currency	4,611.00	2,500.00	6,805.00	9,000.00	6,742.00	3,700.00
Gold	140.00	500.00	410.00	505.00	385.00	140.00
Silver and fractional coin.....	1,929.90	2,312.17	1,002.18	1,106.84	1,234.33	2,352.88
Total	\$ 55,029.99	\$ 66,962.08	\$ 78,891.29	\$ 96,023.68	\$ 103,245.90	\$ 80,536.41

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	325.43	.....	.....	.....
Undivided profits, net.....	832.16	1,244.21	565.23	1,247.40	1,726.42	1,416.19
Time certificates of deposit.....	410.00	5,680.00	7,510.00 *	7,610.00	8,255.78	8,701.40
Postal savings deposits.....	.....	.....	.....	.....	.....	624.00
Individual deposits	26,848.52	32,884.13	34,447.36	52,080.27	57,641.28	58,554.82
Due to banks and bankers.....	16,224.31	16,393.99	25,281.97	25,281.01	25,391.82	.....
Demand certificates of deposit.....	715.00	760.35	480.00	305.00	230.60	1,290.00
Certified checks .....	.....	.....	281.39	.....	.....	.....
Total	\$ 55,029.99	\$ 66,962.08	\$ 78,891.29	\$ 96,023.68	\$ 103,245.90	\$ 80,536.41

Examined March 17, 1911; April 25, 1912.

Stockholders—E. L. Prentiss, M. M. Hamma, Allen Cliff, Sam Rankin.

NO. 93, PRIVATE BANK.

THE OLATHE BANKING COMPANY, OLATHE, COLORADO.

E. L. Osborn, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 40,000.90	\$ 47,256.33	\$ 63,725.97	\$ 92,579.16	\$ 80,554.26	\$ 51,103.80
Loans and discounts (unsecured).....	49,407.91	38,964.89	43,708.00	14,061.34	20,043.40	57,087.30
Overdrafts	3,542.44	2,328.00	2,992.01	1,505.00	3,397.56	1,610.66
Bonds, stocks and securities.....	25.00	425.00	425.00	.....	.....	.....
Furniture and fixtures.....	1,566.88	1,566.88	1,506.88	1,000.00	1,000.00	1,035.00
Banking house	4,559.90	4,559.90	4,559.90	4,515.00	4,615.00	5,200.00
Due from banks and bankers.....	14,368.62	6,116.13	12,397.37	16,227.10	12,094.68	14,201.62
Checks and cash items.....	24.50	17.30	96.20	252.44	146.08	332.90
Currency	2,912.00	2,995.00	4,616.00	686.00	1,171.00	667.00
Gold	1,430.00	2,245.00	2,325.00	3,450.00	1,775.00	2,100.00
Silver and fractional coin.....	749.71	717.57	186.94	139.93	449.66	450.90
Total	\$ 118,698.89	\$ 107,191.91	\$ 136,659.27	\$ 134,505.97	\$ 125,247.24	\$ 133,792.18

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	.....	.....	.....	.....	25,192.05	24,990.57
Undivided profits, net.....	5,624.08	21,816.08	4,114.60	4,664.57	1,088.55	3,436.79
Time certificates of deposit.....	20,439.23	18,040.19	19,729.30	20,361.70	21,218.54	15,538.38
Savings accounts .....	.....	.....	.....	.....	.....	248.64
Individual deposits	62,399.53	37,048.57	62,528.30	59,192.63	47,183.94	59,457.32
Demand certificates of deposit.....	291.05	282.07	282.07	282.07	77.26	115.48
Certified checks	5.00	5.00	5.00	5.00	5.00	5.00
Reserved for taxes.....	.....	.....	.....	.....	481.90	.....
Total	\$ 118,698.89	\$ 107,191.91	\$ 136,659.27	\$ 134,505.97	\$ 125,247.24	\$ 133,792.18

Examined June 2, 1911; Nov. 22, 1911; June 21, 1912.

Owners—T. B. Townsend, C. B. Akard, E. L. Osborn, E. R. Furstentfeld, G. A. Frost, Joel Dickenson, Azel D. Moore, T. J. Heckert, George McKnight, A. J. Hawkyard, O. H. Maas, Geo. L. Osborn, Jacob Moser, T. N. Lopet, F. B. Quinlan, Z. I. Jones, E. G. Dennis, George T. Cleveland.

NO. 210, PRIVATE BANK.

THE CITIZENS BANK OF ORDWAY, ORDWAY, COLORADO.

D. F. Bartlett, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	.....	\$ 3,672.56	\$ 5,304.96	\$ 9,067.95	\$ 6,794.61	\$ 13,974.35
Loans and discounts (unsecured).....	.....	11,590.10	16,985.04	14,878.99	18,288.16	15,418.37
Overdrafts .....	.....	89.19	56.52	97.15	94.29	152.68
Bonds, stocks and securities.....	.....	.....	.....	1,773.72	1,996.08	2,342.84
Furniture and fixtures.....	.....	1,073.62	1,364.14	1,422.71	1,654.94	1,654.94
Due from banks and bankers.....	\$ 9,069.35	5,231.89	8,426.93	4,236.19	4,064.95	16,268.43
Checks and cash items.....	.....	4.52	59.55	11.75	.....	79.00
Currency	700.00	1,035.00	1,385.00	2,232.00	1,012.00	651.00
Gold .....	.....	670.00	1,050.00	1,225.00	1,055.00	1,545.00
Silver and fractional coin.....	301.45	346.63	320.76	202.92	267.14	551.00
Expense account	37.10	410.90	668.74	187.16	.....	.....
Total	\$ 10,108.50	\$ 24,124.41	\$ 36,121.64	\$ 35,638.57	\$ 35,227.17	\$ 52,668.21

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	.....	.....	.....	174.80	471.29
Bills payable .....	.....	.....	.....	.....	1,000.00	.....
Time certificates of deposit.....	8.50	68.50	193.50	922.40	1,232.75	3,371.35
Individual deposits	100.00	13,955.61	25,511.49	22,615.02	22,799.62	38,822.57
Demand certificates of deposit.....	.....	100.30	116.65	101.15	.....	.....
Cashiers' checks .....	.....	.....	.....	.....	.....	3.00
Total	\$ 10,108.50	\$ 24,124.41	\$ 36,121.64	\$ 35,638.57	\$ 35,227.17	\$ 52,668.21

Examined Jan. 5, 1911; Feb. 20, 1912.

Owners—A. W. Bartlett, J. B. Bartlett, D. F. Bartlett.

OTIS STATE BANK, OTIS, COLORADO.

M. B. Holland, President; F. S. Huston, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 7,165.28	\$ 10,224.74	\$ 5,351.10	\$ 9,312.85	\$ 9,127.67	\$ 16,616.13
Loans and discounts (unsecured).....	8,794.50	2,452.02	2,812.19	4,558.84	10,500.86	10,918.28
Overdrafts .....	.....	.....	7.45	18.67	22.40	270.14
Furniture and fixtures.....	586.62	755.77	500.00	500.00	500.00	500.00
Banking house	830.20	870.80	875.00	875.00	875.00	908.65
Due from banks and bankers.....	14,343.96	3,884.13	9,901.00	3,137.71	4,190.03	8,702.68
Checks and cash items.....	240.00	.....	104.02	8.75	103.15	206.91
Currency	1,913.00	1,815.00	1,915.00	1,010.00	1,350.00	855.00
Gold	715.00	445.00	60.00	135.00	125.00	40.00
Silver and fractional coin.....	429.36	322.65	183.82	299.50	253.27	144.12
Expense account	220.65	.....	.....	.....	.....	.....
Total	\$ 35,238.57	\$ 21,410.11	\$ 21,749.58	\$ 19,856.32	\$ 27,017.38	\$ 39,161.91

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	51.51	990.79	1,384.53	1,870.00	2,938.33
Time certificates of deposit.....	.....	3,000.00	50.00	.....	324.45	997.00
Individual deposits	24,827.32	8,234.42	10,697.04	8,421.29	14,632.43	25,125.03
Demand certificates of deposit.....	411.25	124.15	11.75	50.50	190.50	101.55
Total	\$ 35,238.57	\$ 21,410.11	\$ 21,749.58	\$ 19,856.32	\$ 27,017.38	\$ 39,161.91

Examined Dec. 5, 1911; Oct. 29, 1912.

Stockholders—M. B. Holland, P. J. Sullivan, T. J. Sullivan, F. S. Huston.

MINERS AND MERCHANTS BANK, OURAY, COLORADO.

B. J. Bent, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 5,936.65	\$ 5,353.60	\$ 6,708.80	\$ 6,767.25	\$ 6,065.00	\$ 2,443.00
Loans and discounts (unsecured).....	196,888.00	158,241.35	181,408.42	149,592.42	138,246.25	179,033.10
Overdrafts	615.27	159.51	31.61	85.17	34.71	7.15
Bonds, stocks and securities.....	102,619.31	101,433.39	78,006.00	77,590.15	65,613.46	63,200.00
Furniture and fixtures.....	1,000.00	1,000.00	.....	.....	.....	.....
Other real estate.....	8,740.00	8,480.00	3,440.00	3,340.00	3,340.00	3,340.00
Due from banks and bankers.....	81,529.75	91,782.98	78,751.35	100,333.18	109,844.24	100,264.57
Checks and cash items.....	5,150.25	80.80	228.10	64.76	1,626.53	173.30
Currency	18,874.00	21,513.00	22,934.00	17,271.00	17,717.00	30,900.00
Gold	871.50	326.50	45.00	155.00	300.00	1,045.00
Silver and fractional coin.....	3,343.35	3,274.65	1,831.65	1,399.50	1,851.55	1,635.95
Other resources	.30	.....	.....	.....	.....	.....
Total	\$ 424,528.41	\$ 392,044.58	\$ 373,411.96	\$ 356,598.43	\$ 344,638.73	\$ 372,042.07

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	1,336.71	1,187.58	1,897.44	2,612.78	2,732.57	2,611.95
Time certificates of deposit.....	127,371.61	99,355.91	91,400.39	96,977.82	96,338.61	93,166.81
Individual deposits	238,230.98	233,089.30	218,080.77	199,176.95	185,093.00	207,030.88
Due to banks and bankers.....	1,795.62	4,025.61	4,498.32	10,470.53	9,254.72	13,690.98
Demand certificates of deposit.....	28,233.49	25,259.27	26,854.70	17,241.50	20,196.37	22,208.03
Reserved for taxes.....	.....	1,046.91	701.49	348.84	534.95	585.13
Reserved for interest.....	.....	.....	2,508.85	2,270.01	.....	2,258.29
Other liabilities .....	.....	.....	.....	.....	.....	2,940.00
Total	\$ 424,528.41	\$ 392,044.58	\$ 373,411.96	\$ 356,598.43	\$ 344,638.73	\$ 372,042.07

Examined May 31, 1911; June 19, 1912

Owners—John A. Thatcher, M. D. Thatcher.

NO. 152, *STATE BANK.

THE OVID STATE BANK, OVID, COLORADO.

A. E. Sheldon, President; R. J. Dobell, Cashier.

RESOURCES.

	Jan. 7, 1911
Loans and discounts (secured).....	\$ 16,712.63
Loans and discounts (unsecured).....	5,570.20
Overdrafts	216.27
Furniture and fixtures.....	2,904.63
Due from banks and bankers.....	6,386.26
Checks and cash items.....	286.22
Currency	1,042.00
Gold	245.00
Silver and fractional coin.....	217.08
Total	\$ 33,630.29

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00
Undivided profits, net.....	65.31
Bills payable	2,000.00
Time certificates of deposit.....	9,395.69
Individual deposits	12,063.62
Demand certificates of deposit.....	115.67
Total	\$ 33,630.29

Stockholders—A. E. Sheldon, R. J. Dobell, J. E. Sheldon.

*Liquidated April 21, 1911.

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, COLORADO.

Fred Catchpole, President; J. S. Hatcher, Vice-President; L. J. Catchpole, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 48,819.28	\$ 54,581.31	\$ 94,474.46	\$ 73,105.19	\$ 79,510.53	\$ 106,713.90
Loans and discounts (unsecured).....	64,291.48	92,892.82	71,561.46	82,132.52	80,107.47	83,777.06
Overdrafts	33.98	61.15	160.37	6.52	134.29	152.76
Bonds to secure postal savings.....	.....	.....	.....	1,000.00	1,000.00	1,000.00
Bonds, stocks and securities.....	2,048.50	3,213.03	2,400.90	3,822.05	3,787.11	2,327.60
Premium on bonds.....	.....	.....	.....	25.33	10.33	.....
Furniture and fixtures.....	2,000.00	2,000.00	1,800.00	1,800.00	1,800.00	1,800.00
Banking house	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Due from banks and bankers.....	72,481.11	24,311.25	70,515.54	17,131.96	17,046.01	70,452.80
Checks and cash items.....	6.80	.....	461.20	83.30	40.00	43.15
Currency	7,277.00	3,157.00	10,679.00	5,707.00	7,088.00	12,635.00
Gold	2,760.00	2,310.00	2,510.00	2,455.00	2,795.00	2,155.00
Silver and fractional coin.....	1,329.64	1,671.15	1,512.80	2,152.43	1,733.86	1,017.28
Total	\$ 206,047.79	\$ 189,197.71	\$ 264,158.73	\$ 194,423.39	\$ 200,412.60	\$ 287,104.55

LIABILITIES.

Capital stock paid in.....	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00
Surplus fund	8,000.00	8,000.00	8,000.00	12,000.00	12,000.00	12,000.00
Undivided profits, net.....	387.73	2,562.01	8,550.61	917.59	2,559.35	8,637.78
Time certificates of deposit.....	43,138.30	42,053.30	41,875.11	43,712.21	46,519.76	41,806.46
Postal savings deposits.....	.....	.....	.....	.....	542.00	919.08
Individual deposits	134,349.90	117,044.35	185,988.02	118,436.53	121,498.49	206,884.28
Demand certificates of deposit.....	3,430.40	3,538.05	3,457.49	2,782.91	983.00	627.55
Certified checks .....	.....	.....	262.50	574.06	.....	199.40
Cashiers' checks .....	.....	.....	25.00	.....	.....	.....
Reserved for taxes.....	681.46	.....	.....	.....	.....	.....
Total	\$ 206,047.79	\$ 189,197.71	\$ 264,158.73	\$ 194,423.39	\$ 200,412.60	\$ 287,104.55

Examined May 18, 1911; June 5, 1912.

Stockholders—Fred Catchpole, J. S. Hatcher, L. J. Catchpole, W. W. Nossaman, J. L. Dowell, E. E. Hatcher, Ruth Parr, Myrtle DeMotte, Lucy Grimes, Oscar S. Hatcher, Della S. Hatcher, Lenora Hatcher, Fred E. Rodie, W. O. Dutton, Elias Peterson, Harry Phelps, John R. Pierson, M. DeMotte, Mary A. Kuhn, Bertha E. Grimes, Mare Waynick.

NO. 138, PRIVATE BANK.

BANK OF PALISADES, PALISADES, COLORADO.

John D. Reeder, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 35,876.77	\$ 29,869.24	\$ 43,794.61	\$ 51,751.35	\$ 54,465.24	\$ 48,924.03
Loans and discounts (unsecured).....	61,064.71	65,296.52	53,451.11	44,949.69	59,158.39	47,746.68
Overdrafts	1,009.83	143.20	104.48	68.72	124.81	191.61
Bonds, stocks and securities.....	20,388.82	11,070.88	10,475.81	2,612.79	5,558.71	10,405.57
Furniture and fixtures.....	1,425.00	1,425.00	1,350.00	1,255.00	1,255.00	1,255.00
Due from banks and bankers.....	15,309.58	12,601.48	5,929.89	32,026.82	3,071.88	16,633.31
Checks and cash items.....	772.32	607.36	1,130.26	59.55	829.91	964.97
Currency	2,627.00	1,560.00	1,886.00	3,047.00	1,875.00	3,139.00
Gold	217.50	165.00	165.00	25.00	240.00	365.00
Silver and fractional coin.....	933.47	959.95	596.79	737.34	598.42	434.00
Total	\$ 139,625.00	\$ 123,628.63	\$ 118,883.95	\$ 136,565.66	\$ 127,207.36	\$ 130,119.17

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	.....
Undivided profits, net.....	2,525.72	5,240.42	6,077.97	6,031.23	4,228.10	527.13
Time certificates of deposit.....	31,155.59	28,552.43	32,860.35	33,921.32	37,014.71	32,187.93
Individual deposits	67,617.95	62,029.02	55,152.22	73,525.99	57,308.96	74,066.06
Due to banks and bankers.....	12,066.32	2.99	413.46	.....	2,130.69	.....
Demand certificates of deposit.....	3,759.42	5,303.77	1,879.95	617.12	4,021.90	8,338.05
Total	\$ 139,625.00	\$ 123,628.63	\$ 118,883.95	\$ 136,565.66	\$ 127,207.36	\$ 130,119.17

Examined April 26, 1911; March 23, 1912.

Owners—Mrs. J. C. Davis, R. H. Davis, E. E. Capers, B. B. Hugus, L. B. Hugus, A. E. Carroll, A. O. Carroll, V. B. Caldwell, N. H. Caldwell, E. S. Beall, C. A. Seymour, A. C. Moulton, R. R. Horth, F. B. Rusk, C. W. Brodt, J. E. Osborne, A. M. Seymour, L. H. Spilker, J. H. Withers, J. A. Rendle, I. J. Rendle, C. A. Booth, J. D. Reeder, J. W. Rigby, W. R. Greene, A. P. Wood, W. D. Simms, H. E. Monson, G. S. Likes, H. W. Hansen, J. E. Hobbs, F. Kelly, D. W. France, N. L. France, A. B. McWilliams, T. E. Lewis, C. E. Baird, C. Shaw, W. W. Daley, William Daley, M. Greenfield, R. Barber, F. L. Allphin, F. Benson.

THE FRUIT EXCHANGE STATE BANK, PAONIA, COLORADO.

Weldon Hammond, President; T. T. Duffield, Vice-President; W. T. Baetjer, Cashier; H. L. Curtiss, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 29,817.05	\$ 27,848.85	\$ 26,474.40	\$ 32,840.17	\$ 24,432.81	\$ 24,687.04
Loans and discounts (unsecured).....	75,006.29	85,348.38	79,913.22	79,277.49	99,771.87	112,820.94
Overdrafts	1,304.28	5,696.39	5,230.97	1,111.10	1,894.41	4,497.70
Bonds, stocks and securities.....	27,932.66	25,194.19	26,772.01	26,467.22	28,146.91	29,783.63
Furniture and fixtures.....	3,000.00	3,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	42,458.22	29,414.55	81,883.50	27,826.13	27,318.18	44,376.00
Checks and cash items.....	2,042.97	852.40	1,600.18	2,115.37	1,340.50	1,411.57
Currency	1,416.00	4,250.00	1,100.00	2,903.00	4,240.00	2,346.00
Gold	4,000.00	1,000.00	200.00	2,670.00	2,500.00	1,560.00
Silver and fractional coin.....	1,240.26	1,719.32	1,301.52	1,486.80	2,590.94	1,184.82
Total	\$ 188,277.73	\$ 181,594.08	\$ 233,635.80	\$ 178,297.28	\$ 192,335.62	\$ 224,867.79

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	3,000.00	3,000.00	5,000.00	6,000.00	6,000.00	7,000.00
Undivided profits, net	1,095.84	3,764.81	3,838.17	1,540.41	2,560.27	3,423.75
Bills payable .....	.....	.....	.....	.....	5,000.00	10,000.00
Time certificates of deposit	42,682.28	40,159.61	41,269.47	40,613.86	37,404.01	59,259.37
Individual deposits	112,099.61	104,669.66	149,908.16	100,143.01	111,374.34	115,484.67
Total	\$ 188,277.73	\$ 181,594.08	\$ 233,635.80	\$ 178,297.28	\$ 192,335.62	\$ 224,867.79

Examined June 3, 1911; June 22, 1912.

Stockholders—W. T. Baetjer, J. Frank Baetjer, T. T. Duffield, A. F. Erlich, S. B. Hartman, Weldon Hammond, H. Klatf, M. K. Kennedy, Charles Oliver, F. R. Rockwell, Mrs. A. L. Roberts, George Stephan, William Wootton, Allene Rockwell, W. J. Hollands, J. G. Curtiss, W. H. Gavin, H. L. Curtiss, E. H. Curtiss.

NO. 221, STATE BANK.

THE PARKER STATE BANK, PARKER, COLORADO.

C. W. Lewis, President; C. B. Ames, Vice-President; F. B. Hood, Cashier.

RESOURCES.

	Dec. 3, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 4,897.36	\$ 8,322.36	\$ 8,259.01	\$ 13,846.93
Loans and discounts (unsecured).....	5,870.80	10,559.99	12,781.55	13,074.05
Furniture and fixtures.....	1,386.45	1,386.45	1,566.95	1,566.95
Banking house.....	1,041.54	1,041.54	1,041.54	1,041.54
Due from banks and bankers.....	5,799.49	6,986.31	10,166.10	10,420.84
Checks and cash items.....	54.56	372.38	31.93	320.40
Currency.....	1,981.00	1,179.00	1,036.00	701.00
Gold.....	20.00	75.00	45.00	50.00
Silver and fractional coin.....	530.78	306.37	283.22	188.28
Expense account.....	763.57	561.00	487.88	.....
Total.....	\$ 22,345.55	\$ 30,730.40	\$ 35,719.18	\$ 41,209.99

LIABILITIES.

Capital stock paid in.....	\$ 6,550.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	.....	.....	260.59
Bills payable.....	.....	5,000.00	5,000.00	4,000.00
Time certificates of deposit.....	737.70	749.35	2,200.35	2,804.26
Individual deposits.....	15,037.85	15,041.05	18,468.83	24,085.14
Total.....	\$ 22,345.55	\$ 30,730.40	\$ 35,719.18	\$ 41,209.99

Examined June 27, 1911; Aug. 29, 1912.

Stockholders—C. B. Ames, E. W. Bline, Leonard Blinc, Agatha Cumble, M. H. Goddard, F. B. Hood, W. A. Heath, R. J. Heath,
C. W. Lewis, C. A. Lewis, M. C. Lewis, B. C. Lewis, M. A. Lewis, T. O. Pratt, Elta Teare.

THE PIERCE STATE BANK, PIERCE, COLORADO.

Gordon Jones, President; J. W. Campbell, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 17,341.61	\$ 22,564.02	\$ 25,409.46	\$ 33,883.27	\$ 46,174.02	\$ 40,478.82
Loans and discounts (unsecured).....	18,945.07	11,827.97	10,597.12	18,263.40	17,976.87	8,676.33
Overdrafts	244.12	336.27	289.30	104.09	31.55	55.37
Bonds, stocks and securities.....	975.01	1,009.91	782.14	1,339.81	340.06	1,340.06
Furniture and fixtures.....	2,590.75	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	.....	.....	.....	906.13	906.13	.....
Due from banks and bankers.....	.....	.....	8.64	5,311.24	.....	2,270.03
Checks and cash items.....	190.67	506.40	432.85	131.00	89.53	775.47
Currency	1,327.00	694.00	860.00	1,200.00	916.00	860.00
Gold	195.00	485.00	560.00	600.00	20.00	.....
Silver and fractional coin.....	325.26	247.10	660.29	330.38	338.39	297.66
Other resources	169.60	527.62	124.12	729.97	837.42	648.19
Total	\$ 42,304.09	\$ 40,788.29	\$ 42,223.92	\$ 65,299.29	\$ 70,129.97	\$ 70,147.41

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	.....
Undivided profits, net.....	911.48	1,430.81	1,214.33	238.76	548.41	575.38
Bills payable .....	.....	10,000.00	10,000.00	10,000.00	10,000.00	.....
Notes rediscounted .....	.....	.....	.....	.....	.....	4,771.07
Time certificates of deposit.....	5,220.00	2,745.00	6,452.40	1,905.40	460.00	5,100.00
Individual deposits	16,239.08	9,410.41	10,432.19	40,336.13	41,719.61	47,900.96
Due to banks and bankers.....	8,808.73	6,152.07	.....	.....	4,451.92	.....
Demand certificates of deposit.....	25.00	50.00	2,425.00	1,825.00	1,800.00	1,800.00
Other liabilities	99.80	.....	.....	.....	150.00	.....
Total	\$ 42,304.09	\$ 40,788.29	\$ 42,223.92	\$ 65,299.29	\$ 70,129.97	\$ 70,147.41

Examined March 6, 1911; April 23, 1912.

Stockholders—Gordon Jones, J. W. Campbell, John E. Shafer, D. B. Ellis, C. R. Sims, J. P. Bristow, Walter Spencer.

BIENNIAL REPORT

PITKIN BANK, PITKIN, COLORADO.

E. R. Williams, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 2,346.01	\$ 1,794.01	\$ 638.56	\$ 638.56	\$ 660.00	\$ 85.00
Loans and discounts (unsecured).....	1,320.45	1,230.65	409.00	483.00	1,469.00	1,015.00
Overdrafts	380.92	608.04	244.80	216.23	50.10	52.55
Bonds, stocks and securities.....	15,112.00	15,112.00	15,350.83	15,112.00	15,112.00	15,063.05
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00	500.00
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks and bankers.....	20,337.50	19,456.69	13,193.74	11,118.43	20,389.09	14,116.52
Checks and cash items.....	110.00	55.75	14.75	415.00	.....	159.75
Currency	3,109.00	2,081.00	3,229.00	2,068.00	2,687.00	2,650.00
Gold	135.00	425.00	645.00	250.00	260.00	125.00
Silver and fractional coin.....	330.35	229.65	768.90	574.60	326.75	366.45
Total	\$ 47,180.83	\$ 44,992.79	\$ 38,454.58	\$ 34,965.82	\$ 44,953.91	\$ 37,633.32

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	657.77	264.56	607.04	23.69	395.45	690.54
Individual deposits	34,345.82	32,391.73	26,792.54	23,379.88	32,438.49	25,502.38
Demand certificates of deposit.....	2,177.24	2,336.50	1,655.00	1,455.00	1,620.00	1,440.40
Other liabilities .....	.....	.....	.....	47.25	.....	.....
Total	\$ 47,180.83	\$ 44,992.79	\$ 38,454.58	\$ 34,965.82	\$ 44,953.91	\$ 37,633.32

Examined Oct. 25, 1911; Aug. 21, 1912.

Owners—R. R. Williams and E. R. Williams.

PROCTOR STATE BANK, PROCTOR, COLORADO.

G. A. Henderson, President; J. D. Blue, Jr., Vice-President. O. W. Knapp, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 3,350.00	\$ 5,019.15	\$ 6,463.45	\$ 6,096.35	\$ 6,264.10	\$ 7,674.27
Loans and discounts (unsecured).....	5,568.73	4,006.56	3,113.63	5,812.78	6,702.04	6,128.75
Overdrafts	83.55	509.47	78.55	1.22	544.06	179.95
Bonds, stocks and securities.....	426.60	2,524.93	2,009.67	643.39	501.50	1,676.80
Furniture and fixtures.....	1,098.10	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	1,417.69	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00
Due from banks and bankers.....	6,228.48	1,120.63	1,733.39	3,626.16	720.53	.....
Checks and cash items.....	.....	.....	.....	66.16	10.75	1,906.71
Currency	210.00	415.00	320.00	512.00	476.00	1,005.00
Gold .....	.....	.....	70.00	120.00	55.00	.....
Silver and fractional coin.....	76.17	47.35	179.97	131.26	89.67	440.27
Other resources	70.00	.....	.....	.....	.....	.....
Total	\$ 19,129.32	\$ 16,293.09	\$ 17,118.66	\$ 19,659.32	\$ 18,013.65	\$ 21,721.75

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	37.98	49.18	55.62	160.12	47.46	59.07
Time certificates of deposit.....	4,580.26	1,291.63	1,390.63	3,062.16	3,612.16	2,224.66
Individual deposits	4,511.08	4,952.28	5,702.41	6,437.04	4,354.03	7,734.62
Due to banks and bankers.....	.....	.....	.....	.....	.....	1,663.40
Total	\$ 19,129.32	\$ 16,293.09	\$ 17,118.66	\$ 19,659.32	\$ 18,013.65	\$ 21,721.75

Examined Feb. 3, 1911; April 22, 1912.

Stockholders—J. D. Blue, G. E. Crawford, E. J. Esgate, J. N. Hamil, G. A. Henderson, O. W. Knapp, Logan County Development Company, E. E. Taylor, G. W. Tombs.

NO. 96, STATE BANK.

INTERNATIONAL BANK OF COMMERCE, PUEBLO, COLORADO.

E. F. Ford, President; W. K. Greene, Vice-President; J. Q. Greene, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 36,141.75	\$ 49,117.92	\$ 52,283.82	\$ 57,231.33	\$	\$ 56,500.00
Loans and discounts (unsecured).....	35,520.10	24,428.57	32,912.84	29,754.27	89,974.12	44,313.78
Overdrafts	2,197.46	419.54	816.37	207.65	647.25	2,575.86
Bonds to secure postal savings.....	.....	.....	5,000.00	5,000.00	5,000.00	5,000.00
Bonds, stocks and securities.....	6,653.57	12,041.60	6,424.06	7,439.33	7,179.27	8,377.83
Premium on bonds.....	.....	.....	225.00	225.00	225.00	225.00
Furniture and fixtures.....	2,620.30	2,970.59	3,465.59	2,944.00	5,669.00	5,669.00
Other real estate.....	.....	.....	3,750.00	3,750.00	3,750.00	4,750.00
Due from banks and bankers.....	44,182.72	23,624.89	25,303.98	27,271.07	18,759.05	16,529.15
Checks and cash items.....	9,297.79	3,436.61	8,301.63	1,229.99	4,500.46	1,280.14
Currency	3,991.00	7,234.00	9,818.00	5,859.00	1,523.00	4,045.00
Gold	885.00	273.00	415.00	785.00	492.50	1,202.50
Silver and fractional coin.....	2,043.82	2,119.83	993.15	1,110.47	1,257.85	1,252.26
Other resources	1,481.40	472.96	65.94	.....	.....	397.00
Expense account .....	.....	.....	.....	.....	527.36	.....
Total	\$ 145,014.91	\$ 126,079.51	\$ 149,780.38	\$ 142,807.11	\$ 139,504.86	\$ 152,117.52

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	1,500.00	1,500.00	1,500.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	28.41	241.05	1,058.60	414.94	.....	735.45
Time certificates of deposit.....	.....	.....	.....	.....	15,011.89	15,780.34
Savings accounts	11,642.24	12,476.03	21,225.37	21,900.87	22,893.96	24,862.90
Postal savings deposits.....	.....	.....	.....	.....	1,367.03	1,714.33
Individual deposits	96,576.26	67,571.85	78,513.04	66,876.48	66,200.61	76,414.20
Due to banks and bankers.....	.....	1,312.46	520.12	514.75	.....	.....
Demand certificates of deposit.....	5,000.00	12,459.00	15,784.10	16,882.44	.....	.....
Certified checks	100.00	.....	.....	.....	.....	.....
Cashier's checks	168.00	517.47	1,073.82	3,064.85	50.00	80.50
Other liabilities .....	.....	1.65	104.73	.....	1,921.37	529.80
Total	\$ 145,014.91	\$ 126,079.51	\$ 149,780.38	\$ 142,807.11	\$ 139,504.86	\$ 152,117.52

Examined Jan. 4, 1911; July 24, 1911; Feb. 15, 1912; Sept. 21, 1912.

Stockholders—Walter A. Jones, H. B. Killaugh, John W. Davidson, M. L. Greene, C. H. Bristol, E. L. Ford, W. H. Kelly, J. M.

Hawkins, W. K. Greene, J. Q. Greene, W. S. Fallis.

THE MINNEQUA BANK OF PUEBLO, PUEBLO, COLORADO.

M. D. Thatcher, President; Fred O. Roof, Vice-President; H. E. Wheeler, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 259,228.45	\$ 195,188.80	\$ 157,586.72	\$ 148,735.23	\$ 136,706.02	\$ 166,221.36
Loans and discounts (unsecured).....	135,677.70	174,031.15	210,221.30	209,339.00	235,974.25	256,810.65
Overdrafts	1,488.50	1,904.77	1,294.91	1,746.21	6,200.55	667.78
Bonds to secure postal savings.....				7,000.00	7,000.00	7,000.00
Bonds, stocks and securities.....	13,412.06	23,534.89	40,237.29	49,310.43	64,386.90	80,606.22
Premium on bonds.....						228.67
Furniture and fixtures.....	4,700.00	4,732.50	4,680.50	4,500.00	4,500.00	4,210.00
Due from banks and bankers.....	178,189.47	172,821.21	199,639.31	198,656.48	180,522.51	178,228.38
Checks and cash items.....	6,187.05	6,324.14	6,295.80	4,242.77	25,554.27	4,497.89
Currency	12,152.00	13,663.00	10,163.00	10,248.00	13,083.00	18,386.00
Gold	24,715.00	31,165.00	33,190.00	26,502.50	23,155.00	28,630.00
Silver and fractional coin.....	5,902.97	7,224.80	5,622.80	4,606.15	7,722.15	3,901.15
Other resources	1,265.30					
Total	\$ 642,948.50	\$ 630,750.26	\$ 668,991.63	\$ 664,886.77	\$ 704,894.65	\$ 749,388.10

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net.....	2,180.43	1,200.87	2,947.82	1,676.62	1,791.61	6,022.83
Savings accounts	232,798.80	228,137.10	232,026.73	241,855.38	255,717.40	281,978.66
Postal savings deposits.....				540.17	897.38	1,454.40
Individual deposits	314,701.02	300,955.32	316,743.15	314,713.74	303,545.91	302,911.52
Due to banks and bankers.....	22,749.75	22,335.22	33,159.05	24,475.80	52,345.05	79,960.93
Demand certificates of deposit.....	20,017.13	22,405.45	27,751.19	29,368.86	34,702.15	22,341.05
Certified checks	5.71	975.85	1,400.00	21.00	203.85	
Cashiers' checks	495.66	975.22	1,175.81	1,554.69	1,006.38	
Reserved for taxes and interest.....		3,705.23	3,779.85	1,059.39	4,136.61	3,712.33
Total	\$ 642,948.50	\$ 630,750.26	\$ 668,991.63	\$ 664,886.77	\$ 704,894.65	\$ 749,388.10

Examined July 24, 1911; Nov. 7, 1912.

Stockholders—M. D. Thatcher, Fred O. Roof, H. E. Wheeler.

NO. 174, TRUST COMPANY.

THE PUEBLO SAVINGS AND TRUST COMPANY, PUEBLO, COLORADO.

Alva Adams, President; John A. Thatcher, Vice-President; W. K. Dudley, Cashier; D. C. Meigs, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 458,909.28	\$ 504,842.08	\$ 557,856.55	\$ 553,077.12	\$ 547,296.88	\$ 616,631.50
Loans and discounts (unsecured).....	253,287.84	247,875.85	298,773.47	295,491.44	286,722.71	247,686.88
Overdrafts	830.65	969.52	265.08	556.80	449.94	797.46
Bonds to secure postal savings.....	.....	.....	.....	19,950.00	19,950.00	19,950.00
Bonds, stocks and securities.....	323,405.15	342,290.69	357,171.24	369,286.57	402,888.97	408,390.68
Other real estate.....	24,870.50	25,830.60	25,655.13	25,655.13	21,681.88	24,081.88
Due from banks and bankers.....	529,626.85	641,226.26	622,078.13	630,997.02	629,690.04	661,873.75
Checks and cash items.....	6,000.58	3,069.48	7,685.36	9,344.24	4,051.68	14,406.04
Currency	15,357.00	16,860.00	16,277.00	17,611.00	19,010.00	21,177.00
Gold	675.00	185.00	365.00	1,535.00	430.00	805.00
Silver and fractional coin.....	1,737.90	1,100.20	3,630.10	1,507.80	1,984.75	1,406.65
Other sources .....	.....	2.94	109.70	.....	.....	.....
Total	\$1,624,760.75	\$1,784,252.62	\$1,889,206.76	\$1,925,012.12	\$1,934,156.85	\$2,017,206.84

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	15,000.00	15,000.00	25,000.00	35,000.00	35,000.00	42,000.00

Undivided profits, net.....	11,383.32	14,168.75	16,332.57	7,935.33	15,936.96	12,271.69
Time certificates of deposit.....	50,380.00	50,080.00	50,180.00	50,980.00	50,680.00	51,780.00
Savings accounts	1,277,588.04	1,378,829.57	1,470,095.93	1,487,736.92	1,473,420.65	1,574,762.86
Postal savings deposits.....						
Trust funds			467.05	860.00	1,819.70	3,211.99
Dividends unpaid	296.00			313.21	232.38	1,240.47
Individual deposits	150,503.09	171,421.01	167,803.19	199,918.63	200,024.65	183,745.39
Demand certificates of deposit.....	1,611.91	26,531.91	26,047.00	26,047.00	26,252.00	25,291.97
Certified checks	1,061.31	1,061.31	1,061.31	1,000.00	1,226.80	1,000.00
Cashiers' checks	16,437.08	6,277.05	11,247.68	7,795.40	7,255.50	3,384.75
Reserved for taxes.....		1,974.11	2,410.03	3,250.00	2,378.80	2,054.25
Reserved for interest.....		18,408.91	18,562.00	4,144.55	19,875.47	16,331.91
Other liabilities				31.08	53.94	141.56
Total	\$1,624,760.75	\$1,784,252.62	\$1,889,206.76	\$1,925,012.42	\$1,934,156.85	\$2,017,206.84

Examined July 26, 1911; Nov. 21, 1912.

Stockholders—Alva Adams, M. D. Thatcher, John A. Thatcher, W. L. Graham, Chris Wilson, George J. Dunbaugh, W. K. Dudley,
Alva B. Adams, Ward Rice, Mary C. Martel, Dunbaugh & Joy.

NO. 8, STATE BANK.

STATE BANK OF RAMAH, RAMAH, COLORADO.

Lem Gammon, President; A. T. Thorn, Vice-President; A. J. Elsner, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 14,785.32	\$ 12,815.23	\$ 7,495.64	\$ 7,395.72	\$ 6,578.34	\$ 5,174.01
Loans and discounts (unsecured).....	21,727.95	19,736.01	11,247.49	9,759.28	10,502.11	18,437.02
Overdrafts	524.63	416.79	849.59	297.74	.85	327.31
Bonds, stocks and securities.....	1,483.74	24.12	909.84	1,728.99	359.73	546.73
Furniture and fixtures.....	1,691.85	1,691.85	1,721.85	1,721.85	1,721.85	1,721.85
Banking house	3,623.26	3,727.38	3,729.28	3,729.28	3,729.28	3,729.28
Due from banks and bankers.....	4,918.21	407.96	4,835.31	2,353.03	8,480.84	6,135.77
Checks and cash items.....	128.47	19.75	32.40	66.81	24.75	37.45
Currency	392.00	675.00	977.00	1,161.00	242.00	38.00
Gold	1,425.00	73.00	570.00	410.00	630.00	300.00
Silver and fractional coin.....	310.48	404.08	656.55	581.42	212.91	402.35
Expense account					20.94	
Total	\$ 51,550.91	\$ 39,983.17	\$ 33,024.95	\$ 29,205.12	\$ 32,503.60	\$ 36,949.77

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,100.00	1,100.00	1,100.00	1,100.00
Undivided profits, net.....	2,915.06	695.92	650.45	399.86		276.82
Bills payable	2,000.00	2,000.00		2,000.00	2,000.00	
Time certificates of deposit.....	7,113.48	5,923.42	4,722.42	6,161.86	6,301.86	6,748.78
Individual deposits	27,936.98	19,502.14	15,953.88	8,965.00	12,274.04	18,121.37
Due to banks and bankers.....		190.94				
Demand certificates of deposit.....	87.35	174.00	312.25	585.00	821.00	395.15
Cashiers' checks	449.04	496.75	285.95	83.40	6.70	264.65
Total	\$ 51,550.91	\$ 39,983.17	\$ 33,024.95	\$ 29,205.12	\$ 32,503.60	\$ 36,949.77

Examined March 15, 1911; April 3, 1912.

Stockholders—Lem Gammon, Mate Gammon, Harry Gammon, Ray Gammon, Delma Gammon, A. J. Elsner, A. T. Thorn, Hector Matheson, D. C. Dodge.

NO. 105, PRIVATE BANK.

BANK OF RIDGWAY, RIDGWAY, COLORADO.

A. E. Walther, Cashier; G. C. Huffnagle, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 15,980.00	\$ 15,642.75	\$ 14,318.25	\$ 18,348.75	\$ 21,997.05	\$ 20,079.00
Loans and discounts (unsecured).....	30,450.55	24,100.00	21,299.67	23,935.67	26,396.64	26,533.42
Overdrafts	4,087.96	2,578.57	4,363.69	3,808.49	1,286.33	463.27
Furniture and fixtures.....	500.00	500.00	745.00	500.00	500.00	550.00
Other real estate.....	439.05	725.55	92.33	.....	8,827.93	9,385.86
Due from banks and bankers.....	16,141.92	11,966.44	10,262.92	27,017.34	30,827.91	31,108.19
Checks and cash items.....	576.39	31.99	516.79	15.58	67.46	103.20
Currency	708.00	725.00	580.00	994.00	587.00	331.00
Gold	735.00	1,255.00	825.00	1,455.00	1,450.00	415.00
Silver and fractional coin.....	270.70	438.90	283.25	711.74	569.00	203.55
Total	\$ 69,889.57	\$ 57,967.20	\$ 53,316.90	\$ 76,696.57	\$ 92,509.32	\$ 89,122.49

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	249.07	378.94	39.76	406.65	626.35	837.38
Time certificates of deposit.....	.....	.....	.....	1,000.00	1,000.00	1,000.00
Individual deposits	54,367.55	44,919.21	38,779.59	59,786.71	74,336.00	70,861.91
Demand certificates of deposit.....	5,272.95	2,639.05	2,517.46	5,496.11	6,546.97	6,423.20
Other liabilities .....	.....	.....	1,980.09	7.07	.....	.....
Total	\$ 69,889.57	\$ 57,967.20	\$ 53,316.90	\$ 76,696.57	\$ 92,509.32	\$ 89,122.49

Examined May 30, 1911; June 18, 1912.

Owner—A. E. Walther.

NO. 181, STATE BANK.

THE UNION STATE BANK OF RIFLE, RIFLE, COLORADO.

E. Prefontaine, President; Lynn Kennedy, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 10,131.15	\$ 7,080.30	\$ 7,005.70	\$ 8,317.29	\$ 9,656.59	\$ 10,710.29
Loans and discounts (unsecured).....	27,984.38	28,158.65	25,675.47	20,757.38	20,668.01	24,935.93
Overdrafts	325.74	39.22	70.60	36.89	.....	.....
Bonds, stocks and securities.....	802.74	415.75	755.48	1,456.22	1,685.08	1,966.44
Furniture and fixtures.....	2,525.82	2,525.82	2,525.82	2,525.82	2,525.82	2,525.82
Banking house	16,500.00	16,500.00	16,500.00	16,500.00	16,500.00	16,500.00
Due from banks and bankers.....	17,097.09	11,077.69	8,979.32	10,965.74	18,093.53	17,684.46
Checks and cash items.....	286.30	39.00	23.70	54.10	31.77	212.91
Currency	1,793.00	867.00	4,434.00	2,844.00	1,176.00	1,782.00
Gold	195.00	685.00	580.00	130.00	295.00	736.43
Silver and fractional coin.....	742.82	365.41	395.90	450.84	933.85	.....
Other resources .....	.....	525.00	11.15	.....	.....	1,206.59
Expense account .....	.....	.....	.....	.....	.....	.....
Total	\$ 78,660.02	\$ 68,278.84	\$ 66,957.14	\$ 64,038.28	\$ 71,390.65	\$ 78,015.87

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	299.70	678.04	350.04	1,505.29	1,649.64	.....
Bills payable .....	.....	.....	.....	5,000.00	5,000.00	.....
Time certificates of deposit.....	17,525.65	12,287.10	14,423.54	10,890.30	10,848.25	12,535.60
Individual deposits	35,818.67	29,797.70	26,542.91	21,551.69	28,309.51	40,303.02
Demand certificates of deposit.....	.....	.....	.....	75.00	77.00	.....
Certified checks .....	.....	.....	.....	16.00	506.25	.....
Cashiers' checks	16.00	516.00	30.65	.....	.....	177.25
Total	\$ 78,660.02	\$ 68,278.84	\$ 66,957.14	\$ 64,038.28	\$ 71,390.65	\$ 78,015.87

Examined Feb. 10, 1911; March 19, 1912; Aug. 16, 1912.

Stockholders—Wm. Grigor, J. A. Porter, William Crann,
 Patrick Egan, H. C. Wilson, C. B. Coffin, S. B. Coffin, John F. Hickman, J. and H. Prefontaine, H. C. Wilson, Guardian,
 Ida Crann.

FARMERS AND MERCHANTS BANK, ROCKY FORD, COLORADO.

A. J. Stewart, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 17,463.85	\$ 11,273.20	\$ 13,357.01	\$ 11,435.39	\$ 12,612.56	\$ 12,194.77
Loans and discounts (unsecured).....	30,473.56	25,217.30	17,484.13	16,219.67	15,551.18	13,061.28
Overdrafts	1,519.69	507.69	777.40	655.45	667.16	535.08
Bonds, stocks and securities.....	22,650.00	22,650.00	33,213.61	33,393.61	32,111.84	31,991.50
Furniture and fixtures	2,299.00	2,299.00	2,299.00	2,299.00	2,501.80	2,501.80
Due from banks and bankers.....	7,689.28	8,467.66	23,205.73	15,002.15	11,501.36	22,915.61
Checks and cash items.....	646.71	67.18	443.41	12.20	.....	928.75
Currency	2,639.00	2,617.00	1,784.00	1,970.00	2,285.00	3,420.00
Gold	10,175.00	10,715.00	10,065.00	10,270.00	9,800.00	10,125.00
Silver and fractional coin.....	948.85	459.68	256.10	886.77	417.72	927.47
Total	\$ 95,904.37	\$ 81,304.01	\$ 102,785.39	\$ 92,114.21	\$ 90,481.62	\$ 98,607.29

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	45.75	457.41	1,092.80	68.16	219.49	421.73
Time certificates of deposit.....	1,802.83	12,354.10	6,370.42	11,935.46	11,231.48	11,224.16
Individual deposits	81,055.79	61,492.47	85,321.67	70,110.32	69,030.45	76,958.40
Total	\$ 95,904.37	\$ 84,304.01	\$ 102,785.39	\$ 92,114.21	\$ 90,481.62	\$ 98,607.29

Examined Nov. 14, 1911; Oct. 10, 1912.

Owner—H. Van Buskirk.

NO. 146, STATE BANK.

PEOPLES HOME BANK, ROCKY FORD, COLORADO.

G. M. Coffman, President; R. P. Collins, Vice-President; C. C. Coffman, Cashier; T. E. Coffman, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 41,015.05	\$ 37,834.31	\$ 41,561.64	\$ 51,584.50	\$ 44,178.47	\$ 49,682.58
Loans and discounts (unsecured).....	61,677.52	72,580.89	81,072.14	74,218.54	63,642.95	74,240.89
Overdrafts	119.90	377.96	120.59	135.13	154.54	342.28
Bonds, stocks and securities.....	.....	.....	150.00	150.00	.....	.....
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,250.00
Other real estate.....	.....	.....	.....	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	31,029.30	26,466.29	54,949.81	23,927.86	22,387.73	60,950.93
Checks and cash items.....	275.33	213.61	3,639.38	514.90	78.73	305.14
Currency	5,751.00	6,410.00	7,648.00	6,672.00	5,536.00	5,190.00
Gold	1,755.00	1,960.00	1,950.00	2,170.00	3,270.00	3,540.00
Silver and fractional coin.....	1,581.09	1,468.85	4,048.50	3,339.12	2,458.54	1,058.93
Total	\$ 145,704.19	\$ 119,811.91	\$ 197,640.06	\$ 167,492.05	\$ 146,386.96	\$ 200,000.75

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net.....	1,002.45	1,567.29	2,625.57	2,623.80	2,761.38	2,367.85
Time certificates of deposit.....	7,656.70	17,089.28	27,854.29	27,314.25	30,574.28	24,867.34
Savings accounts .....	.....	.....	202.73	433.22	498.52	676.93
Dividends unpaid	345.00	.....	.....	.....	.....	.....
Individual deposits	102,700.04	97,155.34	132,957.47	169,120.78	78,552.78	138,148.63
Total	\$ 145,704.19	\$ 149,811.91	\$ 197,640.06	\$ 167,492.05	\$ 146,386.96	\$ 200,000.75

Examined Nov. 15, 1911; Nov. 26, 1912.

Stockholders—O. E. Adams, R. R. Adams, R. R. Adams, Emily O. Avery, Bertha Avery, George C. Bevers, G. M. Coffman, C. C. Coffman, T. E. Coffman, R. P. Collins, Mrs. J. M. Chrilton, D. W. Call, C. N. Cauffman, P. K. Blinn, Abbie Hunt, E. I. Holly, A. D. Isherwood, Clark E. Kitchen, Sarah E. Kain, Lester Linn, Dora J. Linn, Lewis C. Linn, A. S. Manning, Mary J. Mayo, L. D. Nelson, G. H. Pougher, C. E. Rollins, William C. Steele, Charlotte Steele, Clara P. Steele, Roxanna Swink, Ella Swink, T. J. Swink, S. C. Sloan, T. S. St. John, E. S. Woodside, G. A. Wheelock, J. C. Fleming, Daniel Ward, O. W. West, G. Pengelly, J. B. Hunt.

NO. 216, STATE BANK.

ROMEO STATE BANK, ROMEO, COLORADO.

Homer Neel, President; J. A. Garcia, Zeph Charles Felt, Vice-Presidents; E. S. Christensen, Cashier; J. H. Pryor, Assistant Cashier.

RESOURCES.

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 4,940.50	\$ 4,630.92	\$ 4,117.50	\$ 3,446.70	\$ 15,416.32
Loans and discounts (unsecured).....	45,125.75	44,989.62	47,523.94	52,773.47	63,335.43
Overdrafts	49.16	1,385.30	186.99	559.01	1,683.36
Furniture and fixtures.....	404.50	1,500.00	1,692.45	1,637.93	1,642.93
Due from banks and bankers.....	4,012.80	6,711.69	10,985.06	11,229.90	14,414.20
Checks and cash items.....	5.00	15.50	.....	172.65	186.22
Currency	1,181.00	1,988.00	984.00	1,541.00	3,608.00
Gold	20.00	115.00	20.00	30.00	55.00
Silver and fractional coin.....	1,005.41	446.10	483.25	449.06	572.30
Expense account	1,458.90	1,589.84	.....	.....	.....

Total\$ 57,303.08

Total\$ 71,839.72

Total\$ 100,943.76

LIABILITIES.

Capital stock paid in.....	\$ 18,950.00	\$ 19,200.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	.....	.....	170.44	287.10	1,403.26
Notes rediscounted .....	.....	.....	.....	6,049.75	11,000.00
Time certificates of deposit.....	28,100.00	28,505.00	26,948.40	24,748.40	26,945.40
Individual deposits	10,001.83	15,652.42	13,784.35	15,154.47	36,624.05
Cashiers' checks	251.25	174.55	.....	.....	1.05

Total\$ 57,303.08

Total\$ 71,839.72

Total\$ 100,943.76

Examined July 25, 1911; Sept. 21, 1911; April 8, 1912.

Stockholders—S. C. Berthelson, J. C. Burger, B. H. Brainerd, E. S. Christensen, Ellen M. Chryst, J. B. Cosgriff, T. A. Cosgriff, A. R. Couzens, Max Duran, J. H. DePriest, Edw. Fair, Zeph Charles Felt, Celestine Garcia, J. A. Garcia, F. Garcia, L. D. Hobson, J. S. Holmon, A. B. Jack, S. J. Jackson, Chester Jensen, Homer Neel, O. J. Ortiz, John A. Smith, Conejos County S. and Inv. Company.

NO. 107, STATE BANK.

SAGUACHE COUNTY BANK, SAGUACHE, COLORADO.

L. Mayer, President; Charles Tarbell, F. M. Gotthelf, Vice-Presidents; William F. Boyd, Cashier; A. N. Ritter, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 156,442.22	\$ 127,359.90	\$ 136,141.70	\$ 131,819.15	\$ 120,748.05	\$ 128,100.10
Loans and discounts (unsecured).....	106,448.36	108,333.50	70,685.02	89,852.95	95,228.78	82,923.63
Overdrafts	402.46	235.01	732.22	734.68	2,812.44	952.69
Bonds to secure postal savings.....	.....	.....	.....	1,000.00	1,000.00	1,000.00
Bonds, stocks and securities.....	17,606.29	9,398.61	358.89	875.52	889.78	895.00
Furniture and fixtures.....	2,100.00	2,114.60	2,511.85	2,200.00	2,200.00	2,100.00
Banking house	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Due from banks and bankers.....	32,647.34	40,921.25	32,778.19	21,383.19	27,958.20	52,508.49
Checks and cash items.....	83.00	228.50	260.70	46.37	84.95	50.00
Currency	5,662.00	5,279.00	4,664.00	3,831.00	3,010.00	3,556.00
Gold	8,745.00	5,185.00	4,745.00	4,700.00	5,237.50	5,640.00
Silver and fractional coin.....	1,691.80	929.95	615.10	530.15	1,112.85	1,027.55

Total\$ 333,028.47

Total\$ 249,793.61

Total\$ 262,082.55

Total\$ 280,523.46

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	20,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits, net.....	10,048.19	3,772.13	10,491.22	11,884.60	12,858.56	18,818.91
Bills payable .....	.....	20,000.00	.....	10,000.00	20,000.00	.....
Time certificates of deposit.....	40,219.95	49,013.84	62,105.15	58,636.85	58,183.85	61,784.80
Postal savings deposits.....	.....	.....	.....	51.30	56.30	.55
Individual deposits	228,951.78	155,715.20	108,356.20	93,589.21	95,421.80	127,811.27
Demand certificates of deposit.....	3,708.55	13,313.55	14,340.10	15,631.05	15,062.04	12,107.93
Certified checks	100.00	.....	.....	.....	.....	.....

Total\$ 333,028.47

Total\$ 249,793.61

Total\$ 262,082.55

Total\$ 280,523.46

Examined Sept. 20, 1911; April 9, 1912.

Stockholders—Leopold Mayer, Charles Tarbell, Mark Biedell, W. F. Boyd, F. M. Gotthelf, E. G. Gotthelf, Gotthelf Investment Company.

THE COSTILLA COUNTY BANK, SAN ACACIO, COLORADO.

W. H. Meyer, President; A. A. Salazar, Vice-President; C. C. Rockafellow, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 12,034.05	\$ 9,227.92	\$ 10,140.80	\$ 14,649.00	\$ 14,647.52	\$ 10,954.00
Loans and discounts (unsecured).....	480.00	11,908.53	21,109.83	11,116.42	9,835.38	11,522.65
Overdrafts	124.54	.....	1.15	169.25	131.19	258.43
Bonds, stocks and securities.....	.....	.....	.....	122.27	346.75	153.54
Furniture and fixtures.....	304.50	823.00	974.41	974.41	983.91	1,008.91
Banking house .....	.....	.....	1,675.00	1,675.00	2,150.00	2,150.00
Other real estate.....	.....	.....	475.00	475.00	.....	.....
Due from banks and bankers.....	1,940.43	1,061.55	5,818.57	3,241.07	6,076.42	15,469.35
Checks and cash items.....	91.18	145.43	138.02	100.43	194.09	373.64
Currency	2,486.00	1,388.00	3,525.00	1,161.00	2,102.00	2,441.00
Gold .....	.....	.....	25.00	75.00	122.50	107.50
Silver and fractional coin.....	297.70	599.53	360.93	319.84	251.86	145.77
Expense account	562.95	511.42	.....	.....	.....	.....
Total	\$ 18,321.95	\$ 26,268.38	\$ 44,243.71	\$ 31,091.69	\$ 36,851.62	\$ 44,594.79

LIABILITIES.

Capital stock paid in.....	\$ 7,200.00	\$ 7,300.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,450.00	1,400.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	.....	.....	570.50	649.86	1,007.96	1,403.72
Time certificates of deposit.....	200.00	280.00	1,199.01	1,536.51	244.46	251.91
Individual deposits	9,316.18	14,731.82	28,912.53	19,965.32	23,512.15	26,485.36
Due to banks and bankers.....	.....	1,631.56	1,285.17	.....	.....	4,404.29
Demand certificates of deposit.....	45.77	865.00	276.50	.....	87.05	49.51
Total	\$ 18,321.95	\$ 26,268.38	\$ 44,243.71	\$ 31,091.69	\$ 36,851.62	\$ 44,594.79

Examined March 9, 1911; April 14, 1912.

Stockholders—F. E. Brooks, A. A. Salazar, W. H. Meyer, W. R. Armstrong, George S. Elstun, O. E. Hemenway, T. E. Golden,
 N. F. Richards, O. V. P. Stout, P. B. Albright, W. D. Waltham, H. R. Hobson, F. E. Shafer, Costilla Estates Development
 Company, C. C. Rockafellow, L. D. Blauvelt, P. F. Greene.

NO. 128, STATE BANK.

SEIBERT STATE BANK, SEIBERT, COLORADO.

W. C. Caley, President; G. W. Klockenteger, H. A. Cheney, Vice-Presidents; H. C. Cornell, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 21,013.58	\$ 29,371.80	\$ 31,180.80	\$ 22,229.25	\$ 19,677.35	\$ 20,926.08
Loans and discounts (unsecured).....	14,721.47	13,392.35	10,891.34	11,423.25	11,422.11	17,992.70
Overdrafts	777.02	255.55	1,600.73	337.92	618.89	1,139.17
Furniture and fixtures.....	1,000.00	750.00	500.00	500.00	500.00	500.00
Banking house	1,500.00	1,500.00	1,850.00	1,850.00	1,850.00	1,850.00
Due from banks and bankers.....	3,662.33	6,760.43	3,727.89	3,232.12	2,496.78	5,148.61
Checks and cash items.....	.....	28.80	113.20	.....	272.00	22.10
Currency	2,614.00	2,504.00	2,612.00	1,535.00	2,485.00	3,181.00
Gold	285.00	290.00	310.00	135.00	570.00	485.00
Silver and fractional coin.....	1,655.96	940.35	815.80	823.47	464.04	911.72
Total	\$ 46,659.36	\$ 55,792.98	\$ 53,571.76	\$ 42,266.03	\$ 40,356.17	\$ 52,156.38

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	724.16	774.10	523.59	723.02	1,193.71	897.66
Bills payable .....	.....	.....	5,000.00	5,000.00	7,500.00	.....
Savings accounts	294.00	1,846.16	387.15	422.08	479.76	460.63
Individual deposits	34,215.60	41,402.10	35,971.95	24,841.75	19,667.78	39,423.09
Due to banks and bankers.....	1,425.00	1,702.53	1,275.00	1,275.00	1,275.00	1,275.00
Cashiers' checks .....	.....	68.09	411.07	4.18	239.92	90.00
Total	\$ 46,659.36	\$ 55,792.98	\$ 53,571.76	\$ 42,266.03	\$ 40,356.17	\$ 52,156.38

Examined Feb. 24, 1911; Feb. 7, 1912.

Stockholders—W. C. Caley, H. A. Cheney, G. W. Klockenteger, H. C. Cornell.

NO. 110, STATE BANK.

SEVERANCE STATE BANK, SEVERANCE, COLORADO.

C. A. Nixon, President; David Watles, Vice-President; David Severance, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 7,397.37	\$ 8,696.62	\$ 6,138.35	\$ 8,449.00	\$ 9,915.43	\$ 14,786.72
Loans and discounts (unsecured).....	25,898.28	27,494.19	25,952.00	23,899.65	21,770.52	35,524.20
Overdrafts	88.02	682.36	474.07	370.96	1,306.74	72.23
Bonds, stocks and securities.....	551.11	905.25	368.00	368.00	368.00	368.00
Furniture and fixtures.....	775.85	775.85	1,150.85	1,150.85	1,150.85	1,150.85
Other real estate.....	.....	.....	.....	.....	.....	205.14
Due from banks and bankers.....	3,365.45	4,246.32	5,383.59	1,908.01	893.47	7,381.60
Checks and cash items.....	.....	.....	.....	.....	40.00	.....
Currency	811.00	661.00	671.00	1,051.00	359.00	218.00
Gold	25.00	25.00	5.00	15.00	.....	.....
Silver and fractional coin.....	71.33	486.71	281.89	378.54	145.97	415.49

Total	\$ 36,983.41	\$ 43,973.39	\$ 40,427.75	\$ 37,591.01	\$ 35,859.98	\$ 60,122.23
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	1,062.89	653.66	1,492.08	1,805.29	1,331.07	787.70
Bills payable .....	.....	.....	.....	.....	.....	15,000.00
Time certificates of deposit.....	5,656.35	12,956.35	13,198.65	13,421.05	13,021.05	18,023.20
Individual deposits	13,764.17	13,863.29	9,237.62	5,867.67	5,007.86	9,811.33
Total	\$ 36,983.41	\$ 43,973.39	\$ 40,427.75	\$ 37,591.01	\$ 35,859.98	\$ 60,122.23

Examined Jan. 27, 1911; Feb. 23, 1912.

Stockholders—C. A. Nixon, D. Watles, David Severance, C. J. Nash, W. F. Hall, J. C. Nixon, D. E. Severance.

NO. 225, STATE BANK.

FIRST STATE BANK OF SILT, SILT, COLORADO.

H. J. Thode, President; Dr. A. H. Hepler, Joseph Strong, Vice-Presidents; R. N. Coffey, Cashier.

RESOURCES.

	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 3,796.82	\$ 3,176.00	\$ 3,422.70	\$ 4,970.30
Loans and discounts (unsecured).....	852.96	5,424.23	6,269.73	10,495.57
Overdrafts	206.39	208.57	440.04	770.01
Furniture and fixtures.....	1,550.00	1,550.00	1,563.00	1,563.00
Banking house	2,333.75	2,325.50	2,330.50	2,335.00
Due from banks and bankers.....	8,704.70	1,770.97	3,632.86	3,159.14
Checks and cash items.....	.....	209.74	76.00	31.55
Currency.....	310.00	420.00	448.00	1,535.00
Gold	120.00	10.00	.....	10.00
Silver and fractional coin.....	931.95	116.55	105.00	591.15
Expense account	24.89	.....	.....	.....
Total	\$ 18,831.46	\$ 15,211.26	\$ 18,287.83	\$ 25,530.72

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	46.88	31.55	91.53
Notes rediscounted .....	.....	.....	.....	1,318.00
Individual deposits	8,831.46	5,154.38	7,956.28	13,436.19
Demand certificates of deposit.....	.....	.....	.....	450.00
Cashiers' checks .....	.....	10.00	300.00	235.00
Total	\$ 18,831.46	\$ 15,211.26	\$ 18,287.83	\$ 25,530.72

Examined Sept. 27, 1911; March 18, 1912.

Stockholders—H. J. Thode, Joseph Strong, R. N. Coffey, Dr. A. H. Helper, Henry Hasley, Walter James.

NO. 222, *STATE BANK.

THE SIMLA STATE BANK, SIMLA, COLORADO.

Lee Liptrap, President; E. E. Gray, Vice-President; L. L. Stewart, Cashier; Hazel M. Stewart, Assistant Cashier.

RESOURCES.

	Dec. 5, 1911	Feb. 20, 1912
Loans and discounts (secured).....	\$ 2,563.35	\$ 4,790.56
Loans and discounts (unsecured).....	3,086.25	3,746.27
Overdrafts	733.45	430.27
Bonds, stocks and securities.....	80.00	288.50
Furniture and fixtures.....	540.00	1,000.00
Due from banks and bankers.....	3,968.52	19.35
Checks and cash items.....	.....	27.20
Currency	1,162.00	1,670.00
Gold	350.00	330.00
Silver and fractional coin.....	144.47	347.19
Expense account	681.37	498.79
Total	\$ 13,309.41	\$ 13,138.13

LIABILITIES.

Capital stock paid in.....	\$ 6,900.00	\$ 6,900.00
Time certificates of deposit.....	1,400.00	426.00
Individual deposits	5,009.41	4,524.59
Due to banks and bankers.....	.....	1,277.54
Demand certificates of deposit.....	.....	10.00
Total	\$ 13,309.41	\$ 13,138.13

Examined July 6, 1911; April 3, 1912.

Stockholders—Perry Davis, A. Febringer, E. E. Gray, E. D. Higgins, Lee Liptrap, Jerome Morgan, L. L. Stewart.

*Liquidated July 30, 1912.

NO. 142, PRIVATE BANK.

BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, COLORADO.

Ralph A. Bareuther, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 14,297.06	\$ 17,458.45	\$ 16,172.67	\$ 16,551.01	\$ 14,118.93	\$ 9,409.97
Loans and discounts (unsecured).....	26,283.47	24,722.66	27,524.62	24,700.92	30,369.56	35,148.43
Overdrafts	2,596.84	170.25	3,516.72	225.58	115.77	515.59
Bonds, stocks and securities.....	.....	693.10	2,315.31	694.25	518.30	518.30
Furniture and fixtures.....	1,150.00	1,468.50	1,400.00	1,400.00	1,400.00	1,330.00
Other real estate.....	.....	.....	.....	.....	.....	3,154.20
Due from banks and bankers.....	3,200.05	11,745.39	11,295.32	13,876.13	6,388.98	13,654.39
Checks and cash items.....	52.79	392.43	395.80	244.42	735.84	313.67
Currency	1,743.00	1,891.00	1,510.00	2,155.00	1,940.00	1,917.00
Gold	410.00	.....	.....	.....	.....	.....
Silver and fractional coin.....	565.92	500.85	728.94	585.44	512.04	592.59
Total	\$ 50,299.13	\$ 59,453.63	\$ 64,859.38	\$ 60,432.75	\$ 55,789.32	\$ 66,554.14

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	851.94	451.89	278.09	634.69	242.69	529.98
Time certificates of deposit.....	6,593.01	11,322.67	16,608.02	14,091.72	8,939.47	17,050.39
Individual deposits	27,510.77	32,150.37	29,406.83	32,040.30	32,681.02	34,388.39
Due to banks and bankers.....	5,153.41	5,098.95	1,730.36	3,665.04	2,982.14	3,969.73
Demand certificates of deposit.....	180.00	429.75	6,836.08	.....	944.00	615.65
Total	\$ 50,299.13	\$ 59,453.63	\$ 64,859.38	\$ 60,432.75	\$ 55,789.32	\$ 66,554.14

Examined March 15, 1911; April 24, 1912.

Owners—Mrs. J. C. Davis, R. H. Davis, E. E. Capers, B. B. Hugus, L. B. Hugus, A. E. Carroll, A. O. Carroll, V. B. Caldwell, N. H. Caldwell, E. S. Beall, C. A. Seymour, J. A. Withers, J. A. Moulton, R. R. Horth, F. B. Rusk, C. W. Brodt, J. E. Osborne, A. M. Seymour, L. H. Spilker, J. H. Withers, I. J. Rendle, C. A. Booth, J. D. Reeder, J. W. Rigby, W. R. Greene, A. P. Wood, W. D. Shims, H. E. Monson, G. S. Likes, H. W. Hansen, J. E. Hobbs, F. Kelly, D. W. France, N. L. France, A. B. McWilliams, T. E. Lewis, C. E. Baird, C. Shaw, W. W. Daley, William Daley, M. Greenfield, R. Barber, F. L. Alphin, F. Benson.

THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, COLORADO.

F. E. Milner, President; J. H. Burroughs, Cashier; J. E. Milner, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 59,905.02	\$ 59,117.55	\$ 68,408.08	\$ 71,299.15	\$ 69,300.99
Loans and discounts (unsecured).....	84,507.72	64,553.33	55,884.97	57,241.45	73,204.97
Overdrafts	4,087.89	1,965.98	802.69	1,931.52	334.49
Bonds, stocks and securities.....	59,365.13	55,804.43	49,364.85	45,823.76	55,447.85
Furniture and fixtures.....	4,598.36	4,603.06	4,139.71	4,139.71	4,114.71
Banking house	10,973.19	11,125.65	10,609.92	10,609.92	10,604.92
Due from banks and bankers.....	10,435.63	16,964.14	14,536.80	28,081.04	30,139.15
Checks and cash items.....	255.05	56.65	1,000.17	79.92	107.17
Currency	4,284.00	5,178.00	5,804.00	5,078.00	7,118.00
Gold	3,875.00	740.00	680.00	555.00	460.00
Silver and fractional coin.....	2,631.31	2,629.25	2,954.15	3,472.45	2,502.53
Other resources .....	.....	12.33	.....	.....	.....
Total	\$ 244,928.30	\$ 220,203.91	\$ 214,227.15	\$ 228,311.92	\$ 253,334.78

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....	3,440.78	193.56	534.79	125.43	2,079.28
Bills payable	10,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Time certificates of deposit.....	57,319.86	54,093.62	53,710.49	55,230.88	53,727.38
Savings accounts	775.73	498.12	688.70	491.40	565.36
Trust funds	398.12	.....	.....	.....	.....
Individual deposits	116,109.17	73,496.29	70,484.53	85,446.49	108,101.68
Due to banks and bankers.....	1,559.84	1,091.69	3,738.38	2,324.67	2,809.49
Demand certificates of deposits.....	.....	5,010.00	5,010.00	5,000.00	5,000.00
Cashiers' checks	2,824.80	4,902.16	2,618.85	1,267.50	3,051.59
Other liabilities .....	.....	23.50	.....	.....	.....
Total	\$ 244,928.30	\$ 217,308.94	\$ 214,227.15	\$ 228,311.92	\$ 253,334.78

Examined March 14, 1912; April 23, 1912.

Stockholders—F. E. Milner, Rosa G. Milner, J. H. Burroughs, W. S. Kemmer, B. L. Jefferson, Dora M. Brady, George Wither, A. Wither, Charles H. Cheney, O. I. Cheney, C. H. Leckenby Estate, L. G. A. Whipple, F. L. Chase, D. J. A. Ritchie, M. E. Houston, J. G. Houston, S. M. Barber, Dan Stukey, M. E. Biles, C. Blewitt, C. E. Bivens, Minerva Milner, S. A. Keller, Pat Cullen, J. E. Milner, Alice K. Spencer.

NO. 151, *STATE BANK.

STRATTON STATE BANK, STRATTON, COLORADO.

L. F. Craig, President; Edward Martin, Vice-President; C. H. Leyse, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911
Loans and discounts (secured).....	\$ 9,145.96	\$ 8,944.70
Loans and discounts (unsecured).....	20,121.05	20,813.24
Overdrafts	239.82	1,496.41
Bonds, stocks and securities.....	3,600.81	265.05
Furniture and fixtures.....	1,367.37	1,417.37
Banking house	2,447.20	2,447.20
Due from banks and bankers.....	758.23	1,155.38
Checks and cash items.....	7.17	210.73
Currency	2,399.00	1,289.00
Gold	150.00	100.00
Silver and fractional coin.....	429.21	591.59
Expense account .....	.....	463.89
Total	\$ 40,655.82	\$ 39,304.56

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00
Undivided profits, net.....	56.58	.....
Bills payable	6,000.00	5,546.25
Individual deposits	19,359.84	19,524.39
Demand certificates of deposit.....	4,249.40	3,233.92
Total	\$ 40,655.82	\$ 39,304.56

Examined April 7, 1911; Aug. 14, 1912.

Stockholders—L. F. Craig, J. A. Craig, Edward Martin, C. H. Leyse.

*Suspended Aug. 16, 1911.

Receiver appointed.

Reorganized and reopened Oct. 17, 1911.

STRATTON STATE BANK, STRATTON, COLORADO.

W. M. Mason, President; O. H. Holtz, Vice-President; J. E. Holtz, Cashier.

RESOURCES.

	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 10,375.72	\$ 11,290.93	\$ 14,645.02	\$ 22,329.87
Loans and discounts (unsecured).....	7,732.27	8,391.31	8,023.01	16,226.47
Overdrafts	438.54	385.76	101.50	272.12
Bonds, stocks and securities.....	492.83	100.00	694.43	30.45
Furniture and fixtures.....	1,117.37	1,447.37	1,447.37	1,435.12
Banking house	2,447.20	2,447.20	2,447.20	2,447.20
Due from banks and bankers.....	2,531.33	2,108.76	690.90	1,356.84
Checks and cash items.....	261.27	196.20	278.05	205.48
Currency	1,428.00	578.00	1,316.00	1,835.00
Gold	105.00	5.00	75.00	110.00
Silver and fractional coin.....	620.65	641.59	565.57	430.79
Other resources	28.24	.....	.....	.....
Total	\$ 27,908.53	\$ 27,602.12	\$ 30,289.05	\$ 46,679.34

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	754.33	579.65	477.86	935.69
Bills payable .....	.....	2,000.00	3,000.00	.....
Individual deposits	15,629.50	14,684.37	15,050.00	33,773.55
Demand certificates of deposit.....	1,461.10	311.10	1,761.10	1,970.10
Other liabilities	53.00	27.00	.....	.....
Total	\$ 27,908.53	\$ 27,602.12	\$ 30,289.05	\$ 46,679.34

Examined Oct. 17, 1911; Feb. 7, 1912.

Stockholders—W. M. Mason, O. H. Holtz, J. E. Holtz, E. W. Tarrant, R. S. Brownlie, W. D. Hemming.

NO. 112, *STATE BANK.

CITIZENS EXCHANGE BANK OF SUGAR CITY, SUGAR CITY, COLORADO.

H. E. Farr, President; N. C. Williams, Vice-President; J. E. Williams, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 18,558.56	\$ 17,439.80	\$ 21,526.80	\$ 19,543.00	\$ 18,404.00	\$ 16,262.45
Loans and discounts (unsecured).....	6,980.43	6,792.79	1,900.11	2,119.99	1,318.33	1,506.50
Overdrafts	2,352.92	2,819.07	1,732.74	1,722.10	1,557.10	1,358.38
Bonds, stocks and securities.....	3,350.00	3,372.05	.....	.....	.....	.....
Furniture and fixtures.....	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00
Banking house	3,000.00	3,000.00	.....	.....	.....	.....
Other real estate.....	.....	.....	.....	73.46	423.46	918.41
Due from banks and bankers.....	172.53	1,299.66	1,114.22	1,011.52	1,019.51	62.55
Checks and cash items.....	1,209.00	405.60	.....	.....	.....	.....
Currency	2,267.00	1,181.00	.....	.....	.....	.....
Gold	472.50	452.50	.....	.....	.....	.....
Silver and fractional coin.....	378.00	380.40	.....	.....	.....	.....
Expense account	3.10	122.62	805.95	1,053.19	1,029.29	616.05
Total	\$ 40,494.04	\$ 39,515.49	\$ 28,838.82	\$ 27,273.26	\$ 25,201.69	\$ 22,474.34

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	5,000.00	5,000.00	5,000.00	5,000.00
Bills payable	3,000.00	3,000.00	.....	.....	.....	.....
Time certificates of deposit.....	4,346.18	5,696.15	1,750.85	21.85	.....	.....
Individual deposits	20,082.30	17,991.10	1,125.17	209.44	25.61	.....
Due to banks and bankers.....	1,799.61	2,196.99	10,640.80	11,754.97	10,171.08	7,469.34
Demand certificates of deposit.....	990.05	245.00	35.00	.....	.....	.....
Certified checks .....	.....	.....	282.00	282.00	.....	.....
Cashiers' checks	275.90	416.25	5.00	5.00	5.00	5.00
Total	\$ 40,494.04	\$ 39,515.49	\$ 28,838.82	\$ 27,273.26	\$ 25,201.69	\$ 22,474.34

Examined Oct. 12, 1911.

Stockholders—H. E. Farr, Daniel Hewitt, N. C. Williams, P. T. Woods, J. E. Williams.

*In process of liquidation since Nov. 1, 1911.

STATE BANK OF SUGAR CITY, SUGAR CITY, COLORADO.

F. S. Howard, President; R. A. Hamilton, Vice-President; J. E. Williams, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 7,907.31	\$ 13,134.02	\$ 12,414.13	\$ 18,588.49	\$ 20,494.29	\$ 24,790.21
Loans and discounts (unsecured).....	570.00	3,493.36	5,761.75	9,084.26	12,147.17	15,575.94
Overdrafts	650.41	136.37	58.82	155.65	123.93	829.10
Bonds, stocks and securities.....	120.00	213.60	3,610.15	3,636.06	3,850.56	4,255.93
Furniture and fixtures.....	1,535.29	2,122.24	2,174.41	2,174.41	2,155.66	2,143.16
Banking house .....	.....	.....	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	2,402.60	4,006.95	23,631.49	22,111.72	10,763.79	16,469.98
Checks and cash items.....	2.70	107.24	48.60	.....	5.85	891.44
Currency	1,432.00	2,721.00	7,988.00	4,535.00	1,466.00	3,827.00
Gold	140.00	25.00	40.00	405.00	1,990.00	750.00
Silver and fractional coin.....	273.56	467.17	542.11	769.39	635.90	629.19
Expense account	794.30	394.30	.....	.....	.....	.....
Total	\$ 15,828.17	\$ 26,821.25	\$ 58,769.46	\$ 63,959.88	\$ 56,133.15	\$ 72,661.95

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	.....	.....	144.18	945.60	1,243.49	1,972.40
Bills payable .....	.....	.....	1,000.00	.....	5,000.00	3,000.00
Time certificates of deposit.....	216.00	3,319.00	5,009.00	9,892.71	8,817.46	8,389.85
Individual deposits	5,612.17	13,502.25	42,016.28	43,108.22	25,617.56	43,884.07
Demand certificates of deposit.....	.....	.....	.....	.....	169.64	.....
Cashiers' checks .....	.....	.....	.....	13.35	285.00	283.71
Other liabilities .....	.....	.....	.....	.....	.....	131.92
Total	\$ 15,828.17	\$ 26,821.25	\$ 58,769.46	\$ 63,959.88	\$ 56,133.15	\$ 72,661.95

Examined March 22, 1911; Feb. 21, 1912.

Stockholders—F. S. Howard, A. E. Howard, R. A. Hamilton, O. C. Berger, John H. Abel, N. C. Williams, Mrs. D. Jessuman,
D. Jessuman, S. E. Sims, William Hanna, J. H. Windfelder, Fred Tarbox, T. H. Parson, N. O. Walker, Frank Hedges,
J. M. Cravens, Charles Neef, Chris Dobler, Henry Valmias.

NO. 113, *PRIVATE BANK.

C. A. REYNOLDS AND COMPANY, BANKERS, SWINK, COLORADO.

F. P. Morris, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912
Loans and discounts (secured).....	\$ 19,406.88	\$ 20,113.14	\$ 19,781.30	\$ 17,181.40
Loans and discounts (unsecured).....	14,500.00	16,286.20	16,003.40	17,428.00
Furniture and fixtures.....	500.00	250.00	250.00	250.00
Due from banks and bankers.....	27,412.85	16,749.75	25,541.90	20,878.40
Currency	3,162.00	2,425.00	3,057.00	2,700.00
Gold	1,340.00	1,350.00	1,502.50	200.00
Silver and fractional coin.....	730.06	1,056.75	676.35	585.05
Total	\$ 67,052.39	\$ 58,230.84	\$ 67,412.45	\$ 59,235.85

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	1,420.70	274.39	1,004.08	343.03
Individual deposits	40,496.97	34,701.12	44,414.34	38,312.62
Demand certificates of deposit.....	14,134.72	12,255.33	10,393.43	9,580.20
Total	\$ 67,052.39	\$ 58,230.84	\$ 67,412.45	\$ 59,235.85

Examined Aug. 24, 1911; May 31, 1912

Owners—Charles A. Reynolds, J. N. Beaty, F. P. Morris.

*Incorporated as The First State Bank of Swink, May 31, 1912.

NO. 236, STATE BANK.

THE FIRST STATE BANK OF SWINK, SWINK, COLORADO.

Charles A. Reynolds, President; J. N. Beaty, Vice-President; F. P. Morris, Cashier.

RESOURCES.

	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 17,243.94	\$ 18,137.50
Loans and discounts (unsecured).....	16,781.50	15,831.95
Bonds to secure postal savings.....	.....	1,000.00
Bonds, stocks and securities.....	3,183.69	14,430.18
Furniture and fixtures.....	250.00	500.00
Due from banks and bankers.....	22,868.81	38,235.87
Currency	2,325.00	5,600.00
Gold	367.50	542.50
Silver and fractional coin.....	572.75	404.74
Total	\$ 63,533.19	\$ 94,682.74

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00
Undivided profits, net.....	1,042.06	1,841.79
Postal savings deposits.....	.....	133.50
Individual deposits	41,878.31	68,961.18
Demand certificates of deposit.....	9,672.82	12,746.27
Total	\$ 63,533.19	\$ 94,682.74

Examined May 31, 1912.

Stockholders—Charles A. Reynolds, J. N. Beaty, F. P. Morris.

NO. 115, STATE BANK.

BANK OF TELLURIDE, TELLURIDE, COLORADO.

W. E. Wheeler, President; A. J. Clark, Vice-President; C. D. Waggoner, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 42,225.00	\$ 83,279.55	\$ 83,744.55	\$ 83,107.27	\$ 109,700.92	\$ 94,385.00
Loans and discounts (unsecured).....	173,486.72	157,750.28	178,229.08	183,676.18	194,738.10	213,971.78
Overdrafts	2,013.91	778.37	84.71	3,021.13	5,206.05	49.42
Bonds to secure postal savings.....	.....	.....	.....	20,000.00	20,000.00	20,000.00
Bonds, stocks and securities.....	51,313.01	50,599.75	50,838.56	30,524.06	27,537.61	21,999.96
Furniture and fixtures.....	5,377.88	5,377.88	5,465.50	5,070.00	5,000.00	4,500.00
Banking house	4,152.55	4,152.55	4,152.55	4,152.55	4,152.55	4,152.55
Other real estate.....	1,161.46	3,917.52	3,839.27	3,881.20	3,962.37	4,003.87
Due from banks and bankers.....	231,277.57	213,883.84	192,850.31	219,989.49	181,108.78	347,094.95
Checks and cash items.....	3,656.85	801.17	1,602.58	2,210.30	3,615.28	1,751.73
Currency	22,916.00	15,150.00	22,000.00	22,568.00	23,988.00	21,985.00
Gold	47,645.00	35,255.00	39,790.00	56,605.00	47,790.00	35,675.00
Silver and fractional coin.....	4,750.60	5,233.14	5,330.50	4,278.48	5,412.95	2,715.41
Total	\$ 589,976.55	\$ 576,249.05	\$ 588,017.61	\$ 639,073.66	\$ 632,203.21	\$ 772,284.67

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net.....	17,719.50	23,723.24	22,643.33	16,621.85	21,023.61	27,111.88
Postal savings deposits.....	.....	.....	.....	8,592.69	10,120.82	14,049.19
Individual deposits	322,507.40	304,271.80	321,604.22	323,046.63	342,855.58	412,156.72
Due to banks and bankers.....	461.58	5,990.56	3,024.32	299.17	1,580.96	3,006.61
Demand certificates of deposit.....	174,283.07	167,293.45	165,745.74	215,513.02	181,269.60	240,960.24
Certified checks	5.00	.....	.....	.....	342.64	.....
Total	\$ 589,976.55	\$ 576,249.05	\$ 588,017.61	\$ 639,073.66	\$ 632,203.21	\$ 772,284.67

Examined May 27, 1911; June 15, 1912.

Stockholders—W. E. Wheeler, A. J. Clark, W. H. Gabbert, E. B. Adams, J. L. Brown, J. W. Mercer, John Nicholes.

NO. 117, STATE BANK.

THE FARMERS BANK OF TIMNATH, TIMNATH, COLORADO.

J. M. Edwards, President; H. G. Springer, H. H. Thayer, Vice-Presidents; E. W. Thayer, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 24, 1912
Loans and discounts (secured).....	\$ 18,380.33	\$ 31,635.33	\$ 30,193.34	\$ 33,551.56	\$ 30,831.01	\$ 33,761.13
Loans and discounts (unsecured).....	35,026.60	27,625.26	25,879.74	29,636.76	28,731.73	30,589.55
Overdrafts.....	22.21	593.65	339.17	277.75	475.41	1,088.00
Bonds, stocks and securities.....	.....	.....	.....	.....	.....	500.00
Furniture and fixtures.....	800.00	800.00	800.00	600.00	600.00	600.00
Banking house.....	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Due from banks and bankers.....	8,963.68	13,964.27	25,029.77	7,676.73	9,618.75	19,128.23
Checks and cash items.....	52.00	81.63	.....	.....	21.60	.....
Currency.....	1,000.00	1,700.00	1,886.00	960.00	1,529.00	1,400.00
Gold.....	50.00	15.00	.....	15.00	.....	.....
Silver and fractional coin.....	386.78	662.82	739.71	553.74	483.74	507.65
Total.....	\$ 66,081.60	\$ 78,507.96	\$ 86,308.73	\$ 74,730.54	\$ 73,724.21	\$ 88,971.56

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	4,000.00	4,000.00	4,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net.....	507.01	691.25	2,056.11	152.36	216.07	861.77
Time certificates of deposit.....	14,590.00	26,338.20	17,321.20	18,483.00	22,031.33	23,527.02
Savings accounts.....	1,129.44	1,363.51	1,129.72	1,131.09	751.85	619.26
Dividends unpaid.....	312.00	.....	.....	12.00	.....	.....
Individual deposits.....	30,543.15	31,055.00	40,947.05	24,669.57	24,721.99	37,692.01
Due to banks and bankers.....	.....	.....	.....	4,212.52	.....	.....
Demand certificates of deposit.....	.....	.....	5,000.00	5,000.00	5,000.00	5,000.00
Cashiers' checks.....	.....	.....	814.62	40.00	.....	361.50
Other liabilities.....	.....	120.00	.....	.....	.....	.....
Total.....	\$ 66,081.60	\$ 78,507.96	\$ 86,308.73	\$ 74,730.54	\$ 73,724.21	\$ 88,971.56

Examined April 11, 1911; April 24, 1912.

Stockholders—B. F. Clark, J. M. Edwards, Ellen C. Edwards, E. D. Pearson, H. G. Springer, E. W. Thayer, S. A. Thayer, H. H. Thayer, John A. Cross, Helen Rigden, Almeda Springer, J. L. Willis, H. Strauss, E. C. Strauss.

NO. 144, STATE BANK.

THE PEOPLES STATE BANK OF TOWNER, TOWNER, COLORADO.

R. B. Christy, President; J. J. Kella, Vice-President; I. S. Ritchey, Cashier; L. Thomas, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 12,698.51	\$ 20,434.95	\$ 17,951.11	\$ 8,371.81	\$ 9,139.84	\$ 11,218.72
Loans and discounts (unsecured).....	7,670.05	4,569.43	5,112.82	11,494.16	11,910.87	3,992.17
Overdrafts	598.21	492.98	705.25	977.03	788.33	37.29
Bonds, stocks and securities.....	.....	.....	.....	86.84	.....	.....
Furniture and fixtures.....	622.01	865.71	865.71	1,000.00	650.00	670.00
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks and bankers.....	3,625.16	2,500.43	2,492.28	2,640.15	1,030.46	4,109.96
Checks and cash items.....	94.10	.....	30.01	505.00	24.17	133.02
Currency	397.00	1,370.00	432.00	636.00	669.00	530.09
Gold .....	.....	.....	20.00	55.00	.....	.....
Silver and fractional coin.....	91.82	97.44	17.32	311.12	250.11	109.18
Other resources .....	.....	.....	.....	.....	51.88	.....
Total	\$ 28,296.76	\$ 32,830.94	\$ 29,226.50	\$ 28,597.11	\$ 27,014.66	\$ 23,210.34

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,100.00	1,250.00	1,250.00	.....
Undivided profits, net.....	1,209.16	1,275.21	1,578.33	599.27	398.87	965.64
Bills payable .....	.....	.....	3,000.00	7,000.00	7,000.00	2,000.00
Notes rediscounted .....	.....	.....	.....	.....	.....	1,407.50
Time certificates of deposit.....	.....	167.99	167.99	1,068.71	144.00	.....
Individual deposits	15,745.47	19,850.53	11,787.57	8,187.96	8,079.73	8,483.08
Due to banks and bankers.....	3.84	.....	.....	199.36	78.01	.....
Cashiers' checks	338.29	537.21	1,592.61	276.18	37.29	205.01
Other liabilities .....	.....	.....	.....	15.63	28.76	139.11
Total	\$ 28,296.76	\$ 32,830.94	\$ 29,226.50	\$ 28,597.11	\$ 27,014.66	\$ 23,210.34

Examined March 23, 1911; Oct. 10, 1911; May 3, 1912; Dec. 5, 1912.

Stockholders—R. B. Christy, L. Thomas, R. J. McGrath, J. J. Kella, Paul J. Swigert, H. E. Nicholson, R. M. Johnston.

THE COMMERCIAL SAVINGS BANK, TRINIDAD, COLORADO.

J. C. Coulson, President; O. L. Davis, Vice-President; J. H. Drury, Cashier; O. C. Samuel, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 178,477.78	\$ 187,505.35	\$ 191,285.20	\$ 199,703.20	\$ 219,949.44	\$ 192,833.87
Loans and discounts (unsecured).....	159,923.16	214,735.85	192,429.81	152,871.05	158,545.14	186,377.66
Overdrafts	36.08	70.67	42.26	38.08	3.36	16.60
Bonds to secure postal savings.....	.....	.....	.....	.....	7,000.00	7,000.00
Bonds, stocks and securities.....	36,950.67	42,834.88	48,453.77	63,524.52	76,733.33	83,231.39
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	.....	.....	.....
Other real estate.....	.....	.....	1,773.26	1,720.01	1,676.38	1,651.38
Due from banks and bankers.....	64,422.71	68,375.93	79,031.05	94,406.52	98,473.87	97,145.53
Checks and cash items.....	5,402.24	2,535.75	2,643.41	2,207.09	3,574.83	6,740.73
Currency	7,651.00	17,785.00	3,676.00	5,495.00	5,485.00	5,516.00
Gold	6,225.00	9,040.00	15,585.00	14,545.00	4,015.00	14,380.00
Silver and fractional coin.....	2,550.22	2,175.72	1,734.71	927.49	945.59	2,506.67
Total	\$ 462,838.26	\$ 545,959.15	\$ 537,854.48	\$ 541,497.96	\$ 575,801.94	\$ 597,400.83

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	5,000.00	5,000.00	5,500.00	6,000.00	6,000.00	6,000.00
Undivided profits, net.....	4,733.30	11,472.80	11,472.90	3,814.75	10,612.40	16,258.66
Time certificates of deposit.....	62,501.77	90,975.23	121,253.37	118,364.36	122,066.72	137,175.81
Savings accounts	272,352.87	310,950.38	280,088.07	295,588.92	299,330.34	300,349.03
Postal savings deposits.....	.....	.....	.....	.....	977.97	1,016.41
Individual deposits	67,406.20	78,008.62	68,223.00	66,178.97	85,552.75	86,100.34
Demand certificates of deposit.....	1,144.12	452.12	1,247.14	1,550.96	1,261.76	500.58
Total	\$ 462,838.26	\$ 545,959.15	\$ 537,854.48	\$ 541,497.96	\$ 575,801.94	\$ 597,400.83

Examined Feb. 15, 1912.

Stockholders—J. C. Coulson, O. L. Davis, F. G. Bloom, H. J. Alexander, J. A. Thatcher, M. D. Thatcher, J. C. Hudleson, Eli. Jeffries, F. R. Wood, J. H. Drury, D. P. Jones, Fred C. Nichols, O. C. Samuel, Nellie W. Wood, L. R. Gottlieb.

NO. 118, *PRIVATE BANK.

JOHN, AIELLO, BANKER, TRINIDAD, COLORADO.

RESOURCES.

	Jan. 7, 1911
Loans and discounts (secured).....	\$ 84,688.80
Loans and discounts (unsecured).....	96,087.65
Overdrafts	305.29
Bonds, stocks and securities.....	175,068.80
Furniture and fixtures.....	1,000.00
Banking house	75,000.00
Other real estate.....	47,370.24
Due from banks and bankers.....	87,450.19
Checks and cash items.....	1,554.36
Currency	5,818.00
Gold	2,335.00
Silver and fractional coin.....	4,038.95
Total	\$ 580,707.28

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00
Surplus fund	200,000.00
Undivided profits, net.....	31,845.46
Time certificates of deposit.....	63,701.15
Individual deposits	184,052.42
Demand certificates of deposit.....	498.25
Cashiers' checks.....	610.00
Total	\$ 580,707.28

Owner—John Aiello.

*Incorporated as The International State Bank, May 1, 1911.

THE INTERNATIONAL STATE BANK, TRINIDAD, COLORADO.

John Aiello, President; John J. Hendrick, Vice-President; William G. Plested, Cashier.

RESOURCES.

	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 95,294.07	\$ 129,181.66	\$ 138,191.36	\$ 161,783.80	\$ 177,801.42
Loans and discounts (unsecured).....	131,657.97	136,536.89	159,599.33	125,773.39	128,833.88
Overdrafts	421.16	171.75	132.78	341.85	11.40
Bonds to secure postal savings.....	.....	.....	6,000.00	6,000.00	6,000.00
Bonds, stocks and securities.....	.....	6,000.00	3,258.58	3,352.74	3,719.94
Furniture and fixtures.....	.....	6,875.25	7,500.00	7,500.00	7,500.00
Due from banks and bankers.....	78,688.84	55,589.76	70,328.16	40,440.85	63,768.16
Checks and cash items.....	1,595.63	3,494.89	3,024.07	2,974.69	3,136.00
Currency	10,421.00	14,874.00	7,752.00	8,283.00	15,792.00
Gold	3,140.00	4,520.00	2,335.00	5,035.00	5,245.00
Silver and fractional coin.....	1,972.35	3,707.40	2,705.10	4,012.75	2,786.75
Expense account	99.13	.....	.....	.....	.....
Total	\$ 325,700.09	\$ 330,954.60	\$ 400,836.38	\$ 365,499.07	\$ 414,574.55

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Undivided profits, net.....	.....	4,144.53	1,391.48	5,877.07	14,396.98
Time certificates of deposit.....	87,980.50	101,920.06	99,371.02	85,833.40	113,210.22
Postal savings deposits.....	.....	.....	601.57	898.29	927.82
Individual deposits	137,205.59	148,848.72	198,665.62	171,763.61	182,935.75
Demand certificates of deposit.....	514.00	2,506.00	553.09	1,126.70	2,976.75
Certified checks .....	.....	.....	50.00	.....	27.03
Cashiers' checks .....	.....	535.29	200.00	.....	100.00
Total	\$ 325,700.09	\$ 330,954.60	\$ 400,836.38	\$ 365,499.07	\$ 414,574.55

Examined May 1, 1911; Feb. 14, 1912.

Stockholders—John Aiello, John J. Hendrick, W. G. Plested, J. G. Northcutt, J. M. Hendrick, A. W. McHendrie, C. J. Roberts, C. N. Blackwell, A. E. McGlashan, Charles Benchat, Forrest Northcutt, Sophia Thomason, A. A. White, Camillo Aiello, Saveno Vecchio, Charles Niccoli, Frank S. Mauro, Mrs. E. J. Braned, Frank E. Tafoya, J. F. Sherman, Felecia Rolando.

NO. 237, STATE BANK.

BANK OF BACA COUNTY, TWO BUTES, COLORADO.

F. L. Harris, President; H. J. Johnson, Vice-President; J. V. Sayler, Cashier.

RESOURCES.

	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 60.00	\$ 5,300.60
Loans and discounts (unsecured).....	75.92	3,962.00
Overdrafts .....	.....	377.93
Furniture and fixtures.....	.....	846.65
Due from banks and bankers.....	10,741.42	7,453.73
Checks and cash items.....	.....	221.57
Currency	540.00	619.00
Gold	30.00	122.50
Silver and fractional coin.....	98.95	329.51
Expense account	164.50	267.09
Total	\$ 12,557.44	\$ 19,511.23

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Time certificates of deposit.....	.....	50.00
Individual deposits	2,557.44	9,461.23
Total	\$ 12,557.44	\$ 19,511.23

Examined May 31, 1912; Nov. 11, 1912.

Stockholders—T. J. Sayler, St. George Creaghe, W. C. Gould, Richard F. Creaghe, Gerald F. Creaghe, Bertha A. Mitchell, M. A. King, Clarence W. Russell, C. L. Roach, F. C. Spring, T. D. Johnson, Homer W. McCoy, Fred L. Harris, Jay V. Sayler, Onda Young, Abby H. Russell, B. W. Metcalf, Miss Annie Graham, Granby Hillyer, H. G. Gaither.

THE VALLERY STATE BANK, VALLERY, COLORADO.

G. W. Gale, President; W. H. Galloway, Vice-President; W. C. Stickney, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911
Loans and discounts (secured).....	\$ 1,461.83	\$ 2,091.68	\$ 1,665.15
Loans and discounts (unsecured).....	1,931.92	2,347.85	1,500.00
Overdrafts .....	.....	19.15	.....
Furniture and fixtures.....	733.86	733.86	733.86
Due from banks and bankers.....	1,751.58	1,091.20	1,088.42
Checks and cash items.....	80.00	.....	25.00
Currency	630.00	265.00	275.00
Gold	65.00	70.00	10.00
Silver and fractional coin.....	114.74	147.76	177.45
Expense account	207.13	479.81	758.09
Total	\$ 6,976.06	\$ 7,249.31	\$ 6,232.97

LIABILITIES.

Capital stock paid in.....	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Individual deposits	976.06	1,249.31	232.97
Total	\$ 6,976.06	\$ 7,249.31	\$ 6,232.97

Stockholders—E. H. Clem, W. H. Galloway, W. C. Stickney, G. W. Gale, T. E. Edwards.

*Liquidated Feb. 1, 1912.

NO. 119, STATE BANK.

THE BANK OF VICTOR, VICTOR, COLORADO.

John T. Milliken, President; E. F. Smith, Vice-President; J. B. Irving, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 171,321.12	\$ 138,339.59	\$ 236,902.60	\$ 234,117.30	\$ 205,114.83	\$ 182,385.53
Loans and discounts (unsecured).....	126,511.06	151,908.93	70,843.51	71,341.76	53,822.22	89,027.93
Overdrafts	39,872.67	53,259.20	2,812.10	2,940.49	730.66	954.72
Bonds, stocks and securities.....	29,255.80	29,904.87	.....	6,060.00	17,628.00	55,877.50
Furniture and fixtures.....	4,255.00	4,255.00	4,255.00	4,255.00	4,255.00	4,255.00
Other real estate.....	15,124.08	15,124.08	15,124.08	15,601.22	15,001.22	15,682.72
Due from banks and bankers.....	388,038.88	209,253.89	329,623.05	376,217.57	389,253.78	371,707.10
Checks and cash items.....	4,768.79	5,391.86	3,035.09	8,373.14	166.28	386.25
Currency	60,621.00	120,613.00	47,036.00	41,784.00	38,909.00	44,212.09
Gold	33,859.50	48,429.50	27,274.50	24,982.50	23,117.50	20,832.00
Silver and fractional coin.....	3,745.30	4,704.30	3,561.35	4,654.55	3,165.50	4,311.70
Total	\$ 877,353.20	\$ 781,184.22	\$ 740,467.28	\$ 790,327.53	\$ 751,763.99	\$ 799,642.51

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	3,472.10	5,980.40	5,545.05	7,538.57	12,285.39	15,945.26
Time certificates of deposit.....	146,321.09	150,604.86	153,040.11	155,278.45	146,268.97	156,194.83
Individual deposits	681,381.61	577,251.16	455,217.76	524,079.95	551,406.35	553,946.16
Due to banks and bankers.....	.....	.....	85,495.86	57,355.05	33.56	38,109.42
Demand certificates of deposit.....	15,673.95	15,364.95	11,042.61	15,817.84	11,553.98	5,263.60
Certified checks	109.14	80.00	105.00	95.00	95.00	80.00
Cashiers' checks	395.31	1,902.85	20.89	162.07	120.74	103.21
Total	\$ 877,353.20	\$ 781,184.22	\$ 740,467.28	\$ 790,327.53	\$ 751,763.99	\$ 799,642.51

Examined May 24, 1911; Aug. 5, 1911; Dec. 8, 1911; Sept. 26, 1912.

Stockholders—John T. Milliken, E. F. Smith, H. McGarry.

THE CITY BANK, VICTOR, COLORADO.

A. E. Carlton, President; C. D. Hall, Vice-President; J. N. Simmons, Cashier; W. E. Dobbs, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 153,667.04	\$ 137,497.01	\$ 162,679.28	\$ 157,453.05	\$ 195,770.40	\$ 226,461.60
Loans and discounts (unsecured).....	40,182.80	32,273.98	14,850.33	32,479.63	49,508.73	49,823.09
Overdrafts	1,080.10	813.31	1,484.24	133.94	107.09	.....
Bonds to secure postal savings.....	.....	.....	26,600.00	26,600.00	31,900.00	36,900.00
Bonds, stocks and securities.....	12,091.75	11,363.55	32,512.18	15,870.08	18,315.00	18,376.29
Furniture and fixtures.....	.....	.....	100.00	.....	.....	.....
Other real estate.....	.....	.....	5,219.72	5,311.65	1,014.60	615.05
Due from banks and bankers.....	85,818.10	58,947.25	48,016.17	111,211.53	80,398.59	41,437.10
Checks and cash items.....	161.29	2,961.06	1,293.97	3,804.07	7,895.04	1,065.32
Currency	19,077.00	39,850.00	14,396.00	9,897.00	9,697.00	7,879.00
Gold	15,150.00	14,457.50	3,007.50	8,172.50	9,142.50	17,567.50
Silver and fractional coin.....	2,216.50	2,167.30	2,513.55	2,536.50	1,895.35	2,637.70
Other resources	1,265.57	1,452.62	.....	.....	.....	.....
Total	\$ 332,710.15	\$ 301,783.58	\$ 286,072.94	\$ 373,884.95	\$ 405,461.30	\$ 402,762.56

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	345.85	3,904.76	3,296.53	994.22	3,761.86	6,131.16
Time certificates of deposit.....	31,727.08	58,436.66	63,915.53	67,714.41	80,892.48	81,228.85
Postal savings deposits.....	.....	.....	.....	18,861.93	23,632.01	27,839.82
Dividends unpaid	4,600.00	.....	.....	.....	.....	.....
Individual deposits	198,902.76	205,077.41	177,527.46	237,634.01	233,706.06	206,837.42
Due to banks and bankers.....	62,611.71	2,992.59	6,461.42	12,413.58	19,432.61	35,338.14
Demand certificates of deposit.....	3,167.70	4,597.50	3,611.09	5,083.14	1,353.09	13,141.62
Certified checks .....	.....	50.00	110.01	110.01	110.01	144.01
Cashiers' checks	1,355.05	1,724.66	1,150.90	773.65	12,575.15	2,107.00
Total	\$ 332,710.15	\$ 301,783.58	\$ 286,072.94	\$ 373,884.95	\$ 405,461.30	\$ 402,762.56

Examined Feb. 17, 1911; Feb. 7, 1912; Sept. 18, 1912.

Stockholders—A. E. Carlton, C. D. Hall, J. W. Simmons, F. L. Sigel, G. S. Wood, Charlotte L. Myers, Nelson Franklin, Robert Laynes, V. H. Mann, W. E. Dobbs, Ella D. Campbell, Grace C. West, Beth C. Snyder, Herbert Campbell.

NO. 121, STATE BANK.

THE NORTH PARK BANK, WALDEN, COLORADO.

A. A. Hunter, President; Owen S. Case, Vice-President; K. J. MacCallum, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 48,470.45	\$ 56,879.45	\$ 62,719.50	\$ 66,091.05	\$ 69,958.65	\$ 77,033.72
Loans and discounts (unsecured).....	84,090.77	85,044.39	100,648.82	104,182.79	123,586.02	130,121.00
Overdrafts	772.47	531.09	2,994.46	1,047.80	1,115.25	1,464.31
Furniture and fixtures.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Other real estate.....	8,500.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Due from banks and bankers.....	14,739.24	30,608.10	50,267.98	42,026.19	15,054.17	53,729.70
Checks and cash items.....	3,000.00	.....	.....	.....	3.00	.....
Currency	4,330.00	2,559.00	4,501.00	2,445.00	1,540.00	4,604.00
Gold	795.00	740.00	2,170.00	3,200.00	3,805.00	2,040.00
Silver and fractional coin.....	878.30	772.25	640.10	1,018.50	884.69	342.40
Total	\$ 168,076.23	\$ 183,644.88	\$ 230,471.86	\$ 226,511.33	\$ 222,446.69	\$ 265,835.13

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	1,332.69	2,473.61	6,244.18	3,446.79	4,651.56	7,253.98
Bills payable .....	.....	.....	15,000.00	.....	.....	20,000.00
Time certificates of deposit.....	51,779.73	51,856.80	59,382.05	61,579.02	63,697.23	60,860.96
Individual deposits	84,308.07	99,314.47	119,845.63	131,485.52	124,097.90	147,720.19
Due to banks and bankers.....	655.74	.....	.....	.....	.....	.....
Total	\$ 168,076.23	\$ 183,644.88	\$ 230,471.86	\$ 226,511.33	\$ 222,446.69	\$ 265,835.13

Examined Oct. 10, 1911; Nov. 6, 1912.

Stockholders—A. A. Hunter, Owen S. Case, A. J. Monroe, K. J. MacCallum, Ole Thompson, Andrew Peterson, Grace Peterson, Fletcher Campbell, C. C. Case, Hunter, Casteel and Hunter Company, Jacob Johnson, V. H. Pease.

NO. 156, STATE BANK.

GUARANTY STATE BANK, WALSENBURG, COLORADO.

Paul Frohlich, President; T. M. Hudson, Vice-President; H. M. Sammis, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 39,857.50	\$ 32,156.95	\$ 37,555.55	\$ 35,594.50	\$ 44,539.70	\$ 40,212.90
Loans and discounts (unsecured).....	62,209.71	68,755.76	53,912.95	47,853.99	47,404.69	59,811.71
Overdrafts	531.53	1,942.96	1,217.82	293.26	2.51	2.72
Bonds to secure postal savings.....	.....	.....	.....	.....	1,000.00	1,000.00
Bonds, stocks and securities.....	1,056.20	1,575.47	438.45	1,019.30	1,459.95	1,882.24
Premium on bonds.....	.....	.....	.....	.....	25.00	25.00
Furniture and fixtures.....	6,823.09	6,824.59	6,500.00	6,500.00	6,500.00	6,000.00
Due from banks and bankers.....	3,135.47	11,439.36	8,156.92	24,130.02	23,564.15	34,490.20
Checks and cash items.....	291.50	51.95	136.42	194.20	121.55	243.10
Currency	10,637.00	3,753.00	7,790.00	6,752.00	7,611.00	7,314.00
Gold	12,520.00	5,305.00	9,920.00	9,745.00	8,610.00	7,295.00
Silver and fractional coin.....	4,243.27	4,500.90	5,033.85	3,572.93	2,618.88	3,980.53
Total	\$ 141,325.27	\$ 136,315.94	\$ 130,731.96	\$ 135,685.29	\$ 143,517.43	\$ 162,257.40

LIABILITIES.

Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	312.19	885.08	1,777.73	2,510.19	3,498.03	4,151.79
Time certificates of deposit.....	30,426.40	28,111.40	19,826.18	19,949.86	18,097.18	12,109.50
Savings accounts	21,657.44	15,863.28	17,517.57	20,535.73	42,345.50	46,671.32
Postal savings deposits.....	.....	.....	.....	.....	.....	69.00
Individual deposits	57,548.93	51,169.31	46,428.63	47,355.38	39,300.05	58,646.63
Demand certificates of deposit.....	360.00	10,155.00	15,155.00	15,252.91	10,140.00	10,000.00
Cashiers' checks	1,020.31	131.87	26.85	71.13	136.67	609.25
Total	\$ 141,325.27	\$ 136,315.94	\$ 130,731.96	\$ 135,685.29	\$ 143,517.43	\$ 162,257.40

Examined April 24, 1911; May 2, 1912.

Stockholders—Paul Frohlich, Charles Agnes, Damaso Vigil, G. R. Moore, W. B. Wayt, T. M. Hudson, A. C. Hudson, H. M. Sammis, Rebecca Workman, Mary E. Ritter, Peter Kriol, Nicholas Agnes.

NO. 133, STATE BANK.

WELDON VALLEY STATE BANK, WELDONA, COLORADO.

C. W. Price, President; John Wyckoff, Cashier; A. Petteys, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 4,155.17	\$ 4,769.67	\$ 4,584.67	\$ 4,299.21	\$ 5,443.16	\$ 8,709.19
Loans and discounts (unsecured).....	9,539.32	9,689.27	11,815.94	11,490.11	14,081.25	21,831.25
Overdrafts	362.72	145.95	338.00	69.43	210.64	250.09
Furniture and fixtures.....	800.00	800.00	800.00	800.00	800.00	800.00
Banking house	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00
Due from banks and bankers.....	10,206.53	8,678.03	9,967.43	9,150.42	4,043.19	5,179.80
Checks and cash items.....	35.25	39.25	28.50	.....	.....	.....
Currency	979.00	400.00	960.00	925.00	550.00	1,000.00
Gold .....	.....	.....	40.00	60.00	.....	5.00
Silver and fractional coin.....	155.27	97.37	212.66	246.32	120.19	163.00
Total	\$ 28,333.26	\$ 26,719.54	\$ 30,847.20	\$ 29,140.49	\$ 27,348.43	\$ 40,038.33

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,012.88	651.42	881.00	529.44	557.01	577.30
Bills payable	5,000.00	2,500.00	.....	.....	1,000.00	5,000.00
Time certificates of deposit.....	.....	1,614.63	.....	2,336.84	3,075.88	2,534.12
Dividends unpaid .....	.....	6.00	.....	4.00	.....	.....
Individual deposits	11,120.38	11,917.49	18,067.44	16,270.21	12,715.54	21,926.91
Demand certificates of deposit.....	1,200.00	.....	1,878.76	.....	.....	.....
Total	\$ 28,333.26	\$ 26,719.54	\$ 30,847.20	\$ 29,140.49	\$ 27,348.43	\$ 40,038.33

Examined Feb. 2, 1911; Feb. 20, 1912.

Stockholders—C. W. Price, John Wyckoff, A. Petteys, T. M. Van Meter, R. J. Meinter, Wellington Howard, J. A. Wyckoff, W. A. Petteys, Mrs. Sue Dunrich, W. N. Clatworthy, U. J. Warren, J. W. Zepp, G. M. Thorn.

HENRY H. TOMKINS AND COMPANY, BANKERS, WESTCLIFFE, COLORADO.

G. B. Beardsley, Cashier; Floyd A. Tompson, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 59,551.28	\$ 67,446.28	\$ 48,101.24	\$ 42,751.24	\$ 39,159.74	\$ 32,044.24
Loans and discounts (unsecured).....	59,028.64	43,712.54	51,285.00	70,227.85	90,965.48	98,129.02
Overdrafts	3,000.00	2,291.21	3,256.41	4,365.25	953.45	2,031.19
Bonds, stocks and securities.....	2,250.30	1,989.95	1,905.80	2,199.50	2,039.98	2,130.05
Furniture and fixtures.....	1,205.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate.....	250.00	250.00	250.00	250.00	250.00	5,910.00
Due from banks and bankers.....	57,766.97	52,666.42	73,043.00	72,065.67	78,013.33	98,980.71
Checks and cash items.....	1,609.00	212.75	1,378.80	2,355.45	275.81	415.30
Currency	1,978.00	2,453.00	3,425.00	2,494.00	3,301.00	1,338.00
Gold	3,490.00	4,765.00	4,580.00	3,980.00	5,750.00	6,915.00
Silver and fractional coin.....	380.07	556.46	362.24	145.15	573.20	657.80
Total	\$ 193,409.86	\$ 180,573.61	\$ 191,787.49	\$ 205,045.11	\$ 225,490.99	\$ 252,741.31

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	2,801.28	6,155.87	2,841.47	4,471.49	6,463.12	1,795.90
Individual deposits	125,674.70	101,492.99	124,466.27	136,601.87	151,479.12	172,603.61
Due to banks and bankers.....	10,000.00	17,500.00	10,000.00	10,000.00	10,000.00	10,000.00
Demand certificates of deposit.....	31,833.88	30,124.75	29,479.75	28,968.75	32,548.75	43,341.80
Total	\$ 193,409.86	\$ 180,573.61	\$ 191,787.49	\$ 205,045.11	\$ 225,490.99	\$ 252,741.31

Examined Oct. 4, 1911; Nov. 19, 1912.

Owners—Henry H. Tomkins, Lewis H. Tomkins, G. B. Beardsley

NO. 175, STATE BANK.

THE FIRST STATE BANK OF WIGGINS, WIGGINS, COLORADO.

M. Majewski, President; James H. Beggs, Vice-President; M. M. Majewski, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 6,409.34	\$ 8,335.27	\$ 8,202.80	\$ 7,982.23	\$ 5,851.75	\$ 8,178.50
Loans and discounts (unsecured).....	6,353.63	6,267.98	6,189.65	5,975.10	6,552.80	6,629.40
Overdrafts	2.54	423.39	17.26	22.98	75.53	126.38
Bonds, stocks and securities.....	.....	.....	.....	.....	2,751.16	2,885.97
Furniture and fixtures.....	794.38	794.38	814.38	730.00	730.00	730.00
Banking house	688.63	700.00	700.00	630.00	630.00	630.00
Due from banks and bankers.....	11,273.89	6,552.18	6,024.90	8,373.51	7,799.53	15,110.32
Checks and cash items.....	.....	4.75	150.00	.....	.....	18.00
Currency	1,930.00	1,255.00	831.00	445.00	545.00	790.00
Gold	155.00	.....	10.00	5.00	.....	.....
Silver and fractional coin.....	417.50	513.76	328.57	375.11	351.22	378.77
Total	\$ 28,024.31	\$ 24,816.71	\$ 23,268.56	\$ 24,539.03	\$ 25,286.99	\$ 35,477.34

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	296.04	416.26	456.46	498.57	346.61	745.10
Individual deposits	16,438.06	11,489.66	11,886.91	12,249.18	14,096.40	23,289.86
Demand certificates of deposit.....	1,290.21	2,910.79	817.69	1,791.28	843.98	1,442.38
Other liabilities .....	.....	.....	107.50	.....	.....	.....
Total	\$ 28,024.31	\$ 24,816.71	\$ 23,268.56	\$ 24,539.03	\$ 25,286.99	\$ 35,477.34

Examined March 25, 1911; April 16, 1912.

Stockholders—M. M. Majewski, M. Majewski, James H. Beggs.

NO. 176, *STATE BANK.

THE ALFALFA VALLEY STATE BANK, WILD HORSE, COLORADO.

Charles E. Collins, President; George Clossen, Vice-President; J. E. Williams, Cashier; J. G. McComish, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912
Loans and discounts (secured).....	\$ 17,776.66	\$ 20,528.61	\$ 17,250.24	\$ 14,710.13	\$ 18,978.08
Loans and discounts (unsecured).....	4,747.68	7,223.78	6,300.98	7,274.18	5,281.16
Overdrafts	3.65	42.61	285.67	55.25	.....
Bonds, stocks and securities.....	.....	.....	.....	3,116.55	.....
Furniture and fixtures.....	880.00	955.50	1,020.00	1,020.00	1,070.00
Banking house	1,527.00	1,527.00	1,527.00	1,527.00	1,596.00
Due from banks and bankers.....	8,355.24	8,207.34	3,789.55	5,675.97	7,562.39
Checks and cash items.....	.25	.....	.....	.....	.....
Currency	1,005.00	1,027.00	1,249.00	706.00	414.00
Gold	140.00	95.00	55.00	240.00	360.00
Silver and fractional coin.....	145.78	483.15	109.11	153.91	181.11
Total	\$ 34,580.66	\$ 40,089.99	\$ 31,566.55	\$ 34,478.99	\$ 35,442.74

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	76.31	235.11	1,134.96	1,309.71	1,596.91
Time certificates of deposit.....	8,732.08	6,356.58	4,481.95	4,839.95	3,389.95
Individual deposits	15,771.67	23,498.30	15,949.94	18,329.33	20,545.88
Total	\$ 34,580.66	\$ 40,089.99	\$ 31,566.55	\$ 34,478.99	\$ 35,442.74

Examined March 16, 1911; March 7, 1912.

Stockholders—Charles E. Collins, George Clossen, Charles G. Fox, August Ahlm, C. D. Thompson, C. M. Smith, George E. Ricker, James Waggoner, William Rhoades, Charles Scott, J. E. Williams.

*Name and location changed to Kit Carson State Bank, Kit Carson, Colorado, Sept. 20, 1912.

NO. 123, STATE BANK.

THE STATE BANK OF WILEY, WILEY, COLORADO.

Charles Carver, President; J. B. Esgar, Vice-President; Charles Spencer, Cashier; A. G. Carley, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 12,021.28	\$ 20,212.24	\$ 20,780.31	\$ 18,935.34	\$ 19,318.11	\$ 20,526.18
Loans and discounts (unsecured).....	32,018.63	31,478.62	33,239.30	42,117.22	50,451.28	59,324.13
Overdrafts	2,710.45	1,718.84	3,750.13	2,261.12	2,011.46	1,167.60
Bonds, stocks and securities.....	2,216.62	1,794.85	357.39	982.81	1,537.52	1,673.00
Furniture and fixtures.....	1,988.05	1,988.05	1,000.00	1,000.00	1,000.00	1,300.00
Other real estate.....	600.00	600.00	600.00	600.00	600.00	600.00
Due from banks and bankers.....	6,756.66	4,193.81	13,768.43	17,991.33	5,531.39	8,782.36
Checks and cash items.....	422.36	76.12	4,050.99	128.85	270.11	241.36
Currency	978.00	699.00	1,732.00	1,607.00	192.00	2,370.00
Gold	400	20.00	10.00	.....	.....	70.00
Silver and fractional coin.....	402.79	394.92	311.74	337.74	227.45	534.64
Expense account	232.14	289.48	.....	.....	.....	.....
Total	\$ 60,416.98	\$ 63,465.93	\$ 79,660.29	\$ 85,961.44	\$ 81,139.32	\$ 96,589.27

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 21,500.00	\$ 21,500.00	\$ 25,000.00
Surplus fund	1,000.00	1,000.00	.....	2,150.00	2,150.00	2,500.00
Undivided profits, net.....	.....	.....	124.51	748.85	1,308.81	2,585.88
Bills payable	3,000.00	1,500.00	.....	.....	.....	.....
Notes rediscounted .....	.....	10,010.80	2,886.80	.....	9,950.00	.....
Time certificates of deposit.....	6,048.11	6,555.96	2,918.71	13,154.26	16,239.70	14,414.91
Individual deposits	39,475.06	34,316.07	63,561.92	48,260.40	29,936.35	51,883.05
Cashiers' checks	893.81	43.10	138.32	147.93	54.43	205.43
Total	\$ 60,416.98	\$ 63,465.93	\$ 79,660.29	\$ 85,961.44	\$ 81,139.32	\$ 96,589.27

Examined Aug. 23, 1911; Nov. 12, 1912.

Stockholders—Charles Carver, Dorothy Hicks, Adeline Esgar, Charles Spencer, P. M. Schroeder, C. N. Wetherell, A. C. Davis, J. B. Esgar, Stephen Carver.

THE PEOPLES STATE BANK OF WRAY, WRAY, COLORADO.

E. H. Vaughn, President; George L. Akey, Vice-President; W. T. Fair, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	.....	\$ 14,568.97	\$ 15,726.79	\$ 17,892.27	\$ 17,557.17	\$ 18,501.53
Loans and discounts (unsecured).....	.....	16,517.78	9,503.23	10,537.59	10,278.72	11,607.74
Overdrafts .....	.....	111.51	48.61	9.78	8.61	.....
Bonds, stocks and securities.....	.....	.....	.....	.....	589.55	177.85
Furniture and fixtures.....	1,000.00	1,943.17	1,943.17	1,943.17	1,944.17	1,945.17
Due from banks and bankers.....	8,000.00	7,325.29	14,975.50	7,333.39	5,537.92	13,412.74
Checks and cash items.....	3,000.00	217.00	15.60	15.95	5.00	53.91
Currency	2,300.00	1,945.00	2,946.00	2,205.00	1,312.00	1,639.00
Gold	200.00	175.00	240.00	.....	70.00	390.00
Silver and fractional coin.....	500.00	445.24	415.51	330.81	451.36	323.72
Total	\$ 15,000.00	\$ 43,278.96	\$ 45,817.41	\$ 40,267.96	\$ 37,784.50	\$ 48,051.69

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	.....	810.29	1,111.67	1,385.20	1,591.37	2,429.85
Bills payable .....	.....	.....	.....	.....	3,000.00	4,000.00
Time certificates of deposit.....	.....	3,885.75	3,645.75	4,262.45	3,370.95	1,789.95
Individual deposits .....	.....	23,082.92	26,059.99	19,620.31	11,822.18	24,831.89
Demand certificates of deposit.....	.....	500.00	.....	.....	.....	.....
Total	\$ 15,000.00	\$ 43,278.96	\$ 45,817.41	\$ 40,267.96	\$ 37,784.50	\$ 48,051.69

Examined Jan. 4, 1911; Dec. 4, 1911; Oct. 28, 1912.

Stockholders—George L. Akey, E. H. Vaughn, C. M. Webster, John Whyte, G. E. Hiser, George Lintinger, Louis Henke,
 Mrs. Henrietta Whyte, Mrs. A. E. Loyd, C. D. Mason, Royal W. Speicher, Mrs. Effie Speicher, M. A. Scheible, Mrs. M. A.
 Scheible, A. Reed.

NO. 125, STATE BANK.

BANK OF YAMPA, YAMPA, COLORADO.

Arnold Powell, President; S. C. Reid, Vice-President; Charles S. Stone, Cashier; Carrie Allison Stone, Assistant Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 48,662.13	\$ 35,900.05	\$ 44,257.00	\$ 36,397.10	\$ 31,185.32	\$ 40,050.56
Loans and discounts (unsecured).....	35,114.85	28,699.22	27,983.29	32,130.16	28,142.88	31,705.98
Overdrafts	138.23	7.51	37.01	114.85	13.06	.....
Bonds, stocks and securities.....	.....	.....	.....	.....	.....	863.56
Furniture and fixtures.....	1,000.00	1,675.00	1,675.00	1,675.00	1,675.00	1,675.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	7,840.91	9,998.78	14,068.98	9,855.33	12,125.95	26,005.51
Checks and cash items.....	1,384.35	60.00	533.04	105.45	333.63	251.52
Currency	445.00	1,770.00	2,625.00	1,820.00	2,305.00	2,450.00
Gold	880.00	1,415.00	2,000.00	1,780.00	1,780.00	3,065.00
Silver and fractional coin.....	605.82	608.83	497.00	915.80	820.19	396.99
Expense account .....	.....	.....	.....	16.72	.....	.....
Other resources .....	.....	.....	.....	39.12	.....	.....
Total	\$ 97,071.29	\$ 81,134.39	\$ 94,676.92	\$ 85,849.54	\$ 79,381.03	\$ 107,464.12

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net.....	883.55	1,254.57	1,257.08	.....	374.83	1,627.70
Bills payable	8,000.00	.....	.....	.....	.....	.....
Time certificates of deposit.....	6,457.25	13,719.51	9,734.76	9,248.86	10,278.42	7,782.42
Individual deposits	60,918.62	43,456.53	62,440.43	53,551.54	47,087.25	74,059.61
Due to banks and bankers.....	17.86	.....	.....	.....	.....	.....
Cashiers' checks	994.01	2,703.78	1,244.65	2,049.14	640.53	2,954.39
Total	\$ 97,071.29	\$ 81,134.39	\$ 94,676.92	\$ 85,849.54	\$ 79,381.03	\$ 107,464.12

Examined July 7, 1911; Aug. 15, 1912.

Stockholders—J. M. Stone, Arnold Powell, Samuel Fix, Charles S. Stone, Clara Francis, L. L. Wilson, L. M. VanCamp, William Male, S. C. Reid, D. M. Chapman.

THE STOCKMAN'S BANK, YAMPA, COLORADO.

H. J. Hernage, President; J. H. Cole, Vice-President; E. W. Ewing, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 9,819.72	\$ 10,303.30	\$ 9,153.15	\$ 8,514.15	\$ 8,617.15	\$ 9,821.79
Loans and discounts (unsecured).....	14,176.48	17,708.92	16,068.37	16,329.10	16,095.20	16,278.41
Overdrafts	429.64	118.52	83.28	212.21	144.45	283.42
Furniture and fixtures.....	1,192.25	1,192.25	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks and bankers.....	4,928.98	3,823.05	7,723.08	2,667.90	3,947.68	22,993.20
Checks and cash items.....	3,819.00	329.91	1,150.05	686.88	831.72	1,924.15
Currency	3,027.00	2,577.60	3,172.00	2,277.00	2,520.00	2,497.00
Gold	390.00	145.00	605.00	285.00	590.00	390.00
Silver and fractional coin.....	929.31	388.11	296.14	447.73	756.78	281.49
Total	\$ 37,812.91	\$ 36,596.06	\$ 39,556.97	\$ 32,419.97	\$ 34,502.98	\$ 55,569.46

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Undivided profits, net.....	462.67	944.44	1,360.16	1,953.80	2,426.46	3,019.87
Time certificates of deposit	85.00	1,900.00	825.00	1,025.00	565.00	200.00
Dividends unpaid	2,000.00	.....	.....	.....	.....	.....
Individual deposits	21,763.21	20,251.62	23,870.91	15,935.17	18,011.52	38,849.59
Cashiers' checks	2.00	.....	.....	.....	.....	.....
Total	\$ 37,812.91	\$ 36,596.06	\$ 39,556.97	\$ 32,419.97	\$ 34,502.98	\$ 55,569.46

Examined July 7, 1911; Aug. 16, 1912.

Stockholders—H. J. Hernage, J. H. Cole, E. W. Ewing, George C. Crossum, Thomas B. Gibbs, J. B. Male, William Male, Charles F. Egry, S. J. Walker, T. P. Lindsey, John Koll, Sr., George Abner.

NO. 126, *STATE BANK.

BANK OF YUMA, YUMA, COLORADO.

W. A. Sheedy, President; H. C. Hoch, Vice-President; J. W. Campbell, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911
Loans and discounts (secured).....	\$ 79,786.29	\$ 80,019.28
Loans and discounts (unsecured).....	39,296.01	29,909.40
Overdrafts	523.94	322.91
Bonds, stocks and securities.....	510.20	579.35
Furniture and fixtures.....	921.80	921.80
Banking house	3,300.00	3,300.00
Other real estate.....	1,950.00	1,950.00
Due from banks and bankers.....	20,407.91	30,402.89
Checks and cash items.....	3.00	283.97
Currency	3,892.00	3,574.00
Gold	1,230.00	1,840.00
Silver and fractional coin.....	416.54	63.55
Other resources .....	.....	227.90
Total	\$ 152,237.69	\$ 153,335.05

LIABILITIES.

Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00
Surplus fund	3,500.00	.....
Undivided profits, net.....	241.17	1,299.50
Individual deposits	74,295.68	81,851.30
Demand certificates of deposit.....	54,200.84	50,244.25
Total	\$ 152,237.69	\$ 153,335.05

Stockholders—W. D. McGinnis, J. B. Campbell, H. C. Hoch, W. A. Sheedy.

*Nationalized Oct. 17, 1911.

THE CITIZENS STATE BANK OF YUMA, YUMA, COLORADO.

H. C. Hoch, President; Charles Crowley, Cashier.

RESOURCES.

	Jan. 7, 1911	June 7, 1911	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 9,165.33	\$ 13,135.72	\$ 12,906.55	\$ 12,513.10	\$ 12,772.12	\$ 11,799.93
Loans and discounts (unsecured).....	9,946.14	8,185.39	8,148.13	9,126.06	9,844.52	7,080.41
Overdrafts	20.66	302.57	89.29	250.59	28.33	3.59
Bonds, stocks and securities.....	.....	.....	154.75	163.25	82.00	438.65
Furniture and fixtures.....	2,602.02	2,033.22	2,046.17	2,046.17	2,047.17	2,047.17
Banking house	3,002.45	3,049.20	3,049.20	3,049.20	3,049.20	3,040.80
Due from banks and bankers.....	7,867.85	13,374.07	8,738.01	6,347.68	5,099.88	12,601.10
Checks and cash items.....	155.38	72.88	28.11	3.56	4.15	19.10
Currency	3,675.00	4,744.00	1,505.00	758.00	333.00	1,424.00
Gold	2,040.00	2,670.00	3,025.00	2,545.00	1,610.00	1,310.00
Silver and fractional coin.....	448.90	573.51	333.94	353.92	243.43	79.49
Total	\$ 38,324.73	\$ 48,140.56	\$ 40,029.15	\$ 37,066.53	\$ 35,113.80	\$ 39,864.27

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	232.64	361.45	953.29	978.02	718.99	940.73
Time certificates of deposit.....	175.00	2,735.00	2,450.00	5,450.00	1,175.00	2,525.00
Individual deposits	22,917.09	29,944.11	21,625.86	15,568.51	18,219.81	21,398.54
Demand certificates of deposit.....	.....	100.00	.....	100.00	.....	.....
Total	\$ 38,324.73	\$ 48,140.56	\$ 40,029.15	\$ 37,066.53	\$ 35,113.80	\$ 39,864.27

Examined Dec. 6, 1911; Oct. 31, 1912.

Stockholders—H. R. Crenshaw, E. S. Klein, Charles Crowley, F. B. Lindsey, Nancy C. Crenshaw, J. B. Campbell, H. C. Hoch,
W. T. Fair, Ella Campbell.

NO. 224, STATE BANK.

THE FARMERS STATE BANK OF YUMA, YUMA, COLORADO.

George A. Dodd, President; J. F. Heiserman, Vice-President; Roy Shepherd, Cashier.

RESOURCES.

	Dec. 5, 1911	Feb. 20, 1912	June 14, 1912	Nov. 26, 1912
Loans and discounts (secured).....	\$ 23,499.72	\$ 53,838.03	\$ 43,962.40	\$ 59,131.99
Loans and discounts (unsecured).....	8,067.11	8,325.38	12,915.96	10,494.27
Overdrafts	52.62	830.16	393.31	2,174.72
Bonds, stocks and securities.....	49.80	91.75	489.82	1,356.62
Furniture and fixtures.....	1,759.03	1,834.33	1,858.73	1,808.71
Banking house	3,974.42	3,991.54	3,991.54	3,991.54
Due from banks and bankers.....	58,980.72	16,669.04	4,825.63	13,010.84
Checks and cash items.....	140.00	.....	.....	137.94
Currency	2,928.00	2,470.00	4,515.00	4,247.00
Gold	195.00	345.00	660.00	1,265.00
Silver and fractional coin.....	413.21	559.64	374.86	319.10
Total	\$ 100,659.63	\$ 88,654.67	\$ 73,987.25	\$ 99,997.73

LIABILITIES.

Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	528.12	536.09	513.10	2,476.16
Time certificates of deposit.....	11,630.40	17,094.40	10,759.57	20,777.50
Savings accounts .....	.....	.....	15.89	8.63
Individual deposits	60,901.11	46,024.18	37,549.09	51,736.04
Demand certificates of deposit.....	2,000.00	.....	149.60	.....
Total	\$ 100,659.63	\$ 88,654.67	\$ 73,987.25	\$ 99,997.73

Examined Aug. 11, 1911; Oct. 30, 1912.

Stockholders—Nelson Bell, C. C. Chrismier, George A. Dodd, R. G. Denham, R. E. Frantz, Henry Gummer, W. H. Gerdtz, James Gardner, H. R. Crenshaw, J. F. Heiserman, Ben Kemple, William Kilpatrick, John Lutz, Roy Shepherd, J. W. Triplett, A. J. Young, Alfred Reichard.



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